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SESSIONAL PAPERS

VOLUME 3

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FIRST SESSION OF THE TENTH PARLIAMENT

OF THE

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2. Public Accounts of Canada, for the fiscal year ended 30th June, 1904. Presented 16th January, 1905, by Hon. W. Paterson.....*Printed for both distribution and sessional papers.*

3. Estimates of the sums required for the services of Canada, for the year ended 30th June, 1906. Presented 18th January 1905, by Sir Wilfrid Laurier..*Printed for both distribution and sessional papers.*

4. Supplementary Estimates for the year ending 30th June, 1905. Presented 17th May, 1905, by Hon. W. S. Fielding.....*Printed for both distribution and sessional papers.*

4a. Further Supplementary Estimates for the year ending 30th June, 1905. Presented 4th July, 1905, by Hon. W. S. Fielding.....*Printed for both distribution and sessional papers.*

5. Supplementary Estimates for the year ending 30th June, 1906. Presented 4th July, 1905, by Hon. W. S. Fielding.....*Printed for both distribution and sessional papers.*

5a. Further Supplementary Estimates for the year ending 30th June, 1906. Presented 12th July, 1905, by Hon. W. S. Fielding.....*Printed for both distribution and sessional papers.*

6. List of Shareholders in the Chartered Banks of Canada, as on 31st December, 1904. Presented 12th April, 1905, by Hon. W. S. Fielding.....*Printed for both distribution and sessional papers.*

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7. Report of dividends remaining unpaid, unclaimed balances and unpaid drafts and bills of exchange in Chartered Banks of Canada, for five years and upwards, prior to December 31, 1904. Presented 9th June, 1905, by Hon. W. S. Fielding.....*Printed for both distribution and sessional papers.*

8. Report of the Superintendent of Insurance, for the year ended 31st December, 1904.
Printed for both distribution and sessional papers.

9. Abstract of Statements of Insurance Companies in Canada, for the year ended 31st December, 1904. Presented 17th April, 1905, by Hon. W. S. Fielding.
Printed for both distribution and sessional papers.

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10. Report of the Department of Trade and Commerce, for the fiscal year ended 30th June, 1904. Presented 31st January, 1905, by Hon. W. Paterson...*Printed for both distribution and sessional papers.*

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11. Tables of the Trade and Navigation of Canada, for the fiscal year ended 30th June, 1904. Presented 16th January, 1905, by Hon. W. Paterson.....*Printed for both distribution and sessional papers.*

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12. Inland Revenues of Canada. Excise, etc., for the fiscal year ended 30th June, 1904. Presented 16th January, 1905, by Hon. L. P. Brodeur.....*Printed for both distribution and sessional papers.*

13. Inspection of Weights, Measures, Gas and Electric Light, for the fiscal year ended 30th June, 1904. Presented 16th January, 1905, by Hon. L. P. Brodeur.

Printed for both distribution and sessional papers.

14. Report on Adulteration of Food, for the fiscal year ended 30th June, 1904. Presented 7th April, 1905, by Hon. L. P. Brodeur.....*Printed for both distribution and sessional papers.*

15. Report of the Minister of Agriculture, for the year ended 31st October, 1904. Presented 31st January, 1905, by Hon. S. A. Fisher.....*Printed for both distribution and sessional papers.*

16. Report of the Director and Officers of the Experimental Farms, for the year 1904. Presented 11th May, 1905, by Hon. S. A. Fisher.....*Printed for both distribution and sessional papers.*

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17. Criminal Statistics for the year ended 30th September, 1904.

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18. Report on Canadian Archives, 1904. Presented 31st May, 1905, by Hon. S. A. Fisher.

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19. Report of the Minister of Public Works, for the fiscal year ended 30th June, 1904. Presented 9th February, 1905, by Hon. C. S. Hyman.....*Printed for both distribution and sessional papers.*

20. Annual Report of the Department of Railways and Canals, for the fiscal year ended 30th June, 1904. Presented 13th February, 1905, by Hon. H. R. Emmerson.

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21. Report of the Department of Marine and Fisheries (Marine), for the fiscal year ended 30th June, 1904. Presented 23rd January, 1905, by Sir Wilfrid Laurier.

Printed for both distribution and sessional papers.

21*a*. Fifth Annual Report of the Geographic Board of Canada, containing all decisions to 30th June, 1904, Presented 7th February, 1905, by Sir Wilfrid Laurier.

Printed for both distribution and sessional papers.

21*b*. List of Shipping issued by the Department of Marine and Fisheries, being a list of vessels on the registry books of Canada, on the 31st December, 1904. Presented 5th June, 1905, by Hon. J. R. F. Préfontaine..... ....*Printed for both distribution and sessional papers.*

22. Report of the Department of Marine and Fisheries (Fisheries), for the fiscal year ended 30th June, 1904. Presented 16th March, 1905, by Hon. J. R. F. Préfontaine.

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23. Report of the Harbour Commissioners, etc., 1904...*Printed for both distribution and sessional papers.*

24. Report of the Postmaster General, for the year ended 30th June, 1904. Presented 17th January, 1905, by Sir Wilfrid Laurier.....*Printed for both distribution and sessional papers.*

25. Annual Report of the Department of the Interior, for the fiscal year ended 30th June, 1904. Presented 2nd February, 1905, by Sir Wilfrid Laurier....*Printed for both distribution and sessional papers.*

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25*a*. Report of the Surveyor General of Dominion Lands for the year ending 30th June 1904.
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26. Summary Report of the Geological Survey Department for the calendar year 1904.
Printed for both distribution and sessional papers.

27. Annual Report of the Department of Indian Affairs, for the fiscal year ended 30th June 1904. Presented 23rd January, 1905, by Sir Wilfrid Laurier. *Printed for both distribution and sessional papers.*

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28. Report of the Royal North-West Mounted Police, 1904. Presented 21st March, 1905, by Sir Wilfrid Laurier. *Printed for both distribution and sessional papers.*

29. Report of the Secretary of State of Canada, for the year ended 31st December, 1904. Presented 4th May, 1905, by Sir Wilfrid Laurier. *Printed for both distribution and sessional papers.*

30. Civil Service List of Canada, 1904. Presented 16th January, 1905, by Sir Wilfrid Laurier.
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31. Report of the Board of Civil Service Examiners, for the year ended 31st December, 1904. Presented 4th May, 1905, by Sir Wilfrid Laurier. *Printed for both distribution and sessional papers.*

32. Annual Report of the Department of Public Printing and Stationery, for the year ended 30th June, 1904. Presented 19th April, 1905, by Sir Wilfrid Laurier.
Printed for both distribution and sessional papers.

33. Report of the Joint Librarians of Parliament for the year 1904. Presented 12th January, 1905, by the Hon. The Speaker. *Printed for sessional papers.*

34. Report of the Minister of Justice as to Penitentiaries of Canada, for the year ended 30th June, 1904. Presented 30th January, 1905, by Hon. C. Fitzpatrick.
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35. Report of the Department of Militia and Defence of Canada, for the year ended 31st December, 1904. Presented 14th April, 1905, by Sir Frederick Borden.
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36. Report of the Department of Labour, for the year ended 30th June, 1904. Presented 17th January, 1905, by Sir Wilfrid Laurier. *Printed for both distribution and sessional papers.*

36*a*. Report of the commissioner and other documents, in the matter of the royal commission to inquire into the alleged employment of aliens in connection with the surveys of the proposed Grand Trunk Pacific Railway. Presented 1st March, 1905, by Sir William Mulock.
Printed for both distribution and sessional papers.

36*b*. The royal commission appointed to inquire into the immigration of Italian labourers to Montreal, and the alleged fraudulent practices of employment agencies.—Report of the commissioner and evidence. Presented 19th May, 1905, by Sir William Mulock.
Printed for both distribution and sessional papers.

36*c*. Report of the commissioner on the investigation into the alleged employment of aliens by the Père Marquette Railroad Company. Presented 19th May, 1905, by Sir William Mulock.
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36*d*. Minutes of Evidence, Père Marquette Railroad. *Printed for both distribution and sessional papers.*

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37. Return of the Tenth General Election for the House of Commons of Canada, held on the 27th day of October, 1904, and the 3rd day of November, 1904, followed by a Return of the By elections held during the Ninth Parliament. Presented 23rd June, 1905, by Sir Wilfrid Laurier.
Printed for both distribution and sessional papers.

38. Return of over-rulings by the Treasury Board of the Auditor General's decisions between the sessions of 1904 and 1905. Presented 16th January, 1905, by Hon. W. Paterson. *Not printed.*

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39. Statement of superannuations and retiring allowances in the civil service during the year ended 31st December, 1904, showing name, rank, salary, service, allowance and cause of retirement of each person superannuated or retired, and also whether vacancy filled by promotion or by new appointment, and salary of any new appointee. Presented 16th January, 1905, by Hon. W. Paterson. *Not printed.*

40. Return showing the expenditure on account of unforeseen expenses from the 1st July, 1904, to the 11th January, 1905, in accordance with the Appropriation Act of 1904. Presented 16th January, 1905, by Hon. W. Paterson.....*Not printed.*

41. Ordinances of the Yukon Territory for the year 1904. Presented 17th January, 1905, by Sir Wilfrid Laurier.....*Not printed.*

42. Statement in pursuance of section 17 of the Civil Service Insurance Act, for the year ending 30th June, 1904. Presented 17th January, 1905, by Hon. W. Paterson.....*Not printed.*

43. The King's Regulations and Orders for the Militia of the Dominion of Canada. Presented 17th January, 1905, by Sir Wilfrid Laurier.....*Not printed.*

44. Report of the Commissioner, Dominion Police Force, for the year 1904. Presented 17th January, 1905, by Hon. C. Fitzpatrick.....*Not printed.*

45. Detailed statement of all bonds and securities registered in the Department of the Secretary of State of Canada, since last Return, 23rd March, 1904, submitted to the Parliament of Canada under section 23, chapter 19 of the Revised Statutes of Canada. Presented 24th January, 1905, by Sir Wilfrid Laurier.....*Not printed.*

46. Statement of fishing bounty expenditure for the year 1903-04. Presented 24th January, 1905, by Sir Wilfrid Laurier.....*Not printed.*

47. Return to an address of the House of Commons, dated 9th May, 1904, showing all papers, letters, petitions and resolutions in reference to payments of claims for losses arising out of the rebellion of 1885, in the North-west Territories. Presented 25th January, 1905.—*Mr. Davis*.....*Not printed.*

48. Return of orders in council which have been published in the *Canada Gazette* and in the *British Columbia Gazette*, between 1st January and 31st December, 1904, in accordance with the provisions of subsection *(d)* of section 38 of the regulations for the survey, administration, disposal and management of Dominion lands within the 40-mile railway belt in the province of British Columbia. Presented 27th January, 1905, by Sir Wilfrid Laurier.....*Not printed.*

49. Return of orders in council which have been published in the *Canada Gazette* between 1st January and 17th December, 1904, in accordance with the provisions of clause 91 of the Dominion Lands Act, chapter 54 of the Revised Statutes of Canada, and its amendments. Presented 27th January, 1905, by Sir Wilfrid Laurier.....*Not printed.*

50. Papers in relation to the Arbitration: Intercolonial Railway *vs.* Grand Trunk Railway Company. Presented 31st January, 1905, by Hon. C. Fitzpatrick.....*Not printed.*

51. Return (in so far as the Department of the Interior is concerned) of copies of all orders in council, plans, papers and correspondence which are required to be presented to the House of Commons, under a resolution passed on 20th February, 1882, since the date of the last return under such resolution. Presented 31st January, 1905, by Sir Wilfrid Laurier.....*Not printed.*

52. Return of all lands sold by the Canadian Pacific Railway Company, from the 1st October, 1903, to the 1st October, 1904. Presented 1st February, 1905, by Sir Wilfrid Laurier.....*Not printed.*

53. Return to an address of the House of Commons, dated 6th February, 1905, for copies of all correspondence between the goverment of Canada, or any member thereof, and the government of the North-west Territories, or any of its members, in reference to the granting of provincial autonomy to the said territories, since the date of the last prorogation of parliament. Presented 8th February, 1905.—*Mr. Monk*.....*Printed for sessional papers.*

54. Return to an address of the House of Commons, dated 6th February, 1905, for a copy of the letter of resignation of the Honourable A. G. Blair, as Chairman of the Board of Railway Commissioners, and of all correspondence in reference to the said resignation. Presented 9th February, 1905. —*Mr. Monk*.....*Not printed.*

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55. Return to an order of the House of Commons, dated 30th January, 1905, showing the value of vegetables imported from the United States, and entered at the ports of Montreal and Toronto, during the fiscal year ending the 30th of June, 1904; giving separately the values for the first and the last six months of said year. Also a statement showing the value of canned, preserved or dried vegetables entered at said ports for said fiscal year; and the amounts of duties collected at both ports in the above cases. Presented 9th February, 1905.—*Mr. Monk*.....*Not printed.*

56. Report of the Committee of the Honourable Privy Council of the 18th January, 1905, relative to the embargo on Canadian cattle. Presented 10th February, 1905, by Hon. S. A. Fisher.
Printed for sessional papers.

57. Return to an order of the House of Commons, dated 1st February, 1905, giving the names of all officials, clerks and employees on the pay-roll of the Board of Railway Commissioners for Canada, on the first of January, 1905, with the amount of salary in each case. Presented 13th February, 1905.—*Mr. Perley*.....*Printed for sessional papers.*

57*a*. Report of the Board of Railway Commissioners for Canada: Part I. Report of proceedings of Board, February 1st to June 30th, 1905. Part II. Report of proceedings of Board, July 1st to December 31st, 1904. Presented 22nd May, 1905, by Hon. H. R. Emmerson.....*Not printed.*

58. Return to an order of the House of Commons, dated 26th January, 1905, for copies of the letters of Mr. Tiffen, general traffic manager, and J. E. Price, general superintendent, of the Intercolonial Railway, reporting Odbur White, station agent at Fredericton, N.B., as not qualified for his position; and of all other correspondence in the possession of the Government or the department of railways and canals, relating to the dismissal of said Odbur White. Presented 13th February, 1905.—*Mr. Crocket*.....*Not printed.*

58*a*. Return to an order of the House of Commons, dated 6th February, 1905, for copies of all correspondence, between the government or any minister, and any party or parties, concerning the dismissal of the postmaster at Shelburne, Ontario, on or about the 7th of March, 1903. Presented 28th February, 1905.—*Mr. Barr*.....*Not printed.*

58*b*. Return to an order of the House of Commons, dated 20th March, 1905, for copies of all correspondence had with the minister of railways and canals, or any officer in his department, in reference to the dismissal of James Ritchie, inspector of masonry on the Trent Valley Canal, Gamebridge, and the appointment of his successor. Presented 5th April, 1905.—*Mr. Foster*.....*Not printed.*

58*c*. Return to an order of the House of Commons, dated 20th February, 1905, for copies of all correspondence, papers, letters, recommendations, reports petitions, &c., in possession of the government or any member or official thereof, relating to the dismissal of Henry Curtis Lawson, as postmaster at Stanhope, Prince Edward Island, and the appointment of his successor. Presented 1st May, 1905. *Mr. Martin (Queen's)*.....*Not printed.*

58*d*. Return to an order of the House of Commons dated 20th February, 1905, for copies of correspondence between the government, or any minister, and any party or parties, concerning the dismissal of the postmaster at St. Claude, Manitoba, Mr. J. P. Benrier, on or about the 1st day of November, 1904. Presented 28th June, 1905.—*Mr. Staples*.....*Not printed.*

59. Return to an order of the House of Commons dated 8th February, 1905, for copies of all forms and instructions issued to the returning officers in the several provinces and territories for use in the recent general election for the house of commons. Presented 15th February, 1905.—*Mr. Barker.*
Not printed.

60. Return to an order of the House of Commons, dated 6th February, 1905, showing the amount of revenue collected, (1) by the department of inland revenue; (2) by the department of customs, during each of the past ten years; and also in the aggregate during the same period, at the following points in the North-west Territories, viz.: Edmonton, Strathcona, Red Deer, Calgary, Medicine Hat, Maple Creek, Lethbridge, Coutts, Cardston and Macleod. Presented 15th February, 1905.—*Mr. Roche (Marquette)*.....*Not printed.*

61. Copy of the rules made by the supreme court of judicature of the province of Prince Edward Island, pursuant to section 533 of the Criminal Code, 1892. Presented 16th February, 1905, by the Hon. The Speaker.....*Not printed.*

62. Return to an order of the House of Commons, dated 13th February, 1905, showing the respective dates of appointments of the commissioners and working staff of the Grand Trunk Pacific Railway Commission; and the total amount expended thereon to December 31, 1904, under the heads, (*a*) salaries of commissioners; (*b*) salaries of staff; (*c*) expenses; (*d*) rental of quarters. Presented 17th February, 1905.—*Mr. Foster*.....*Printed for sessional papers.*

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62*a*. Return to an order of the House of Commons, dated 27th February, 1905, showing the total number of officers, civil engineers and other employees now engaged in the surveys of the Transcontinental Railway, and works connected therewith, under the Transcontinental Railway Construction Commission ; the name and place of residence of each of the above persons at the time of his appointment ; and the functions and salaries of each of the above. Presented 9th March, 1905.—*Mr. Gervais*.....*Printed for sessional papers.*

62*b*. Return to an order of the House of Commons, dated 6th March, 1905, for a statement showing : 1. The names of the civil engineers and others, who were employed by the railway commission to make a survey for a line of railway in the county of Joliette in Quebec province, during the months of October and November, 1904. 2. The salary paid to each of said engineers and assistants for the work already performed in the said county of Joliette. 3. The number of days during which each of said engineers and assistants was employed. 4. A copy of instructions given to said engineers ; also a copy of report with plan or other detailed information which said engineers have made. 5. A statement showing the expenses (other than salary or salaries) entailed for the completion of said work and survey thus made in the said county of Joliette. Presented 23rd March, 1905.—*Mr. Monk.*
Not printed.

62*c*. Interim report of the Commissioners of the Transcontinental Railway. Presented 22nd May, 1905, by Hon. H. R. Emmerson.....*Printed for both distribution and sessional papers.*

63. Return to an order of the House of Commons, dated 23rd January, 1905, for a statement showing the amount of money spent by the government, or any department thereof, in the parish of Chateau-Richer, county of Montmorency, for building wharfs, piers, docks, breakwaters, etc., or for removing boulders or rocks from the beach in front of said parish, or for any other public works, from the 1st of September, 1904, to the 15th of November of the same year. Presented 17th February, 1905.—*Mr. Morin*.....*Not printed.*

64. Copies of telegrams in connection with the late election in the Yukon Territory. Presented 17th February, 1905, by Sir Wilfrid Laurier.....*Not printed.*

65. Return to an order of the House of Commons, dated 1st February, 1905, for copies of all correspondence, telegrams, etc., which passed between the minister of marine and fisheries, or the deputy minister of marine and fisheries, or any other official of the said department, and Captain R. Salmon, former wreck commissioner, in the matter of the *Canada-Cape Breton* investigation and the resignation of Captain Salmon from his position as wreck commissioner. Presented 20th February, 1905.—*Mr. Ames*.....*Not printed.*

65*a*. Return to an order of the House of Commons, dated 6th March, 1905, of the "statement of the case" in the *Canada-Cape Breton* accident, as served by Captain Reid, of Montreal, upon witnesses whose certificates or license was liable to be dealt with in connection with investigation regarding said casualty. Presented 4th April, 1905.—*Mr. Ames*.....*Not printed.*

66. Return to an order of the House of Commons, dated 6th February, 1905, showing the total number of acres of public lands undisposed of in the several and respective provisional districts of the North-west Territories of Canada. Presented 22nd February, 1905.—*Mr. McCarthy (Calgary).*
Printed for sessional papers.

66*a*. Return to an address of the House of Commons, dated 25th January, 1905, for copies of all orders in council, reports of the minister, recommending and authorizing the sale of Government lands in the North-west Territories during the years 1903 and 1904. Also a return of the lands sold, if any ; the rates and terms at which they were sold, and the persons to whom they were sold. Presented 9th March, 1905.—*Mr. Foster*.....*Not printed.*

67. Return to an address of the House of Commons, dated 8th February, 1905, for copies of all circulars or instructions, regulations and rulings made by the customs department together with any orders in council, relating to section 19 and subsections thereto of the Act to amend the Customs Tariff, 1897, assented to August 10th, 1904, commonly known as the "dumping clauses." Presented 23rd February, 1905.—*Mr. Kemp*.....*Not printed.*

68. Return to an order of the House of Commons, dated 13th February, 1905, for copies of all correspondence had with the government or any member thereof, or any official under the government, relative to the appointment of returning officers for the county of Dorchester, Quebec, for the general election of 1904, and relative to the resignation of any one so appointed. Presented 23rd February, 1905.—*Mr. Morin*.....*Not printed.*

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69. Return of the names and salaries of all persons appointed to or promoted in the several departments of the civil service, during the calendar year 1904, Presented 23rd February, 1905, by Sir Wilfrid Laurier.....*Not printed.*

70. Return to an order of the House of Commons, dated 20th February 1905, showing the total amount expended in wages to men employed at the Sorel shipyard, from the 30th June, 1904, to the 1st February, 1905; indicating separately the amount so expended for each month. Also the total amount expended in purchases for the same shipyard during the same period. Presented 27th February, 1905.—*Mr. Monk*.....*Not printed.*

71. Return to an order of the House of Commons, dated 13th February, 1905, showing the names of all persons added to the pay-roll of the meteorological service, permanently or temporarily, since June 30, 1904, and the amount received by each to date. Presented 27th February, 1905.—*Mr. Monk*. *Not printed.*

72. Return to an order of the House of Commons, dated 13th February, 1905, for copies of all correspondence between the minister of marine and fisheries and the Submarine Signal Company, of Boston, U.S.A, including all contracts or agreements which may have been entered into between the aforesaid parties. Presented 27th February, 1905.—*Mr. Monk*.....*Not printed.*

73. Return to an order of the House of Commons, dated 6th February, 1905, showing a statement of the business done during each of the past ten years, and also in the aggregate during the same period, in connection with the transmission of mail matter; and with the issue and payment of money orders and postal notes at each post office in the provisional district of Alberta. Presented 28th February, 1905.—*Mr. Roche (Marquette)*.....*Not printed.*

74. Return to an order of the House of Commons, dated 9th February, 1905, showing the number of box and flat cars added to the equipment of the Intercolonial Railway for each year from 1900 to 1904, inclusive; the total number on January 1, 1900, and on January 1, 1904, respectively; and the number in use on roads off the Intercolonial Railway on January 1, 1900 and 1904 respectively. Presented 1st March, 1905.—*Mr. Foster*.....*Not printed.*

75. Return to an order of the House of Commons, dated 20th February, 1905, showing the number of railway and steamboat disasters in Canada in 1904. The number in which investigation for cause was made, such cause, and the cause given. The means, if any, employed by the proper authorities to prevent the recurrence of such accidents, wherever due to any preventable cause. The methods adopted in England where railway accidents are so rare, and any other information which may lead to the safeguarding of the lives and property of Canadians obliged to make use of these public facilities. Presented 1st March, 1905.—*Mr. Martin (Queen's)*.....*Not printed.*

76. Return to an order of the House of Commons, dated 30th January, 1905, for copies of all circulars or advices issued by the Intercolonial Railway governing the transport of hay, under the free transport order in council of 1904, and of all certificates signed by municipalities or individuals to whom hay was delivered thereunder. Presented 1st March, 1905.—*Mr. Foster*.....*Not printed.*

76*a*. Return to an address of the House of Commons, dated 25th January, 1905, for copies of all correspondence had with the government or any member thereof, or with any official of the Intercolonial Railway, in reference to the transport of hay during the year 1904, from points in Ontario and Quebec to points along the Intercolonial Railway, including the railway in Prince Edward Island, Also the report of the minister to council and the order in council, if any was passed, recommending or authorizing a rebate or reduction in the rates for carrying the same. And the names of the parties to whom rebates or reductions in the rate of freight upon hay were made, and the quantities shipped to each. Presented 31st March, 1905.—*Mr. Foster*.....*Printed for distribution.*

77. Partial return to an order of the House of Commons, dated 1st February, 1905, showing the names of all the commercial agents of Canada; where located; previous location, occupation and qualifications; amount of salary of each; other expenses connected with their positions; class of product they are chiefly interested in placing on the market; procedure in the different locations; results, specific and general. Presented 1st March, 1905.—*Mr. Martin (Queen's)*.

Printed for sessional papers.

77*a*. Supplementary return to No. 77. Presented 28th April, 1905.....*Printed for sessional papers.*

78. Return to an address of the House of Commons, dated 20th February, 1905, for a copy of all correspondence relating to the order in council of 25th August, 1904, providing for the preparation of voters' lists in the unorganized territories of Ontario, together with a copy of such order in council, and

CONTENTS OF VOLUME 14—*Continued.*

all correspondence relating to the voters' lists prepared under or pursuant to such order in council; and especially all correspondence between any of the ministers or their deputies or officers in any of the departments, and the following persons, namely: His Honour Edward O'Connor, Junior Judge of Algoma, W. A. Quibell, Police Magistrate, Sault Ste. Marie, W. H. Carney, Sheriff of Algoma, J. J. Kehoe, Clerk of the Peace of Algoma, Jacob Stevenson, Sault Ste. Marie, and all other persons, relating to the preparation or revision of such voters' lists. Also for copies of all instructions sent, issued or delivered to any of the said persons, or to any other persons, relative to the preparation or revision of such voters' lists, or any of them. Presented 1st March, 1905.—*Mr. Boyce*

Not printed.

79. Return to an order of the House of Commons, dated 1st February, 1905, showing: 1. The amount of money paid by the Intercolonial and Prince Edward Island Railways, between June 30th, 1904, and January 1st, 1905, arising out of claims for damages and refunds of all kinds; also compensations for injuries. 2. The nature and amount in each case. 3. The name of the person or persons, firm or corporation to whom the same was paid. 4. The dates in each case on which the claims for damages, refunds or compensations for injuries were filed. 5. The dates of payment of each. Presented 3rd March, 1905.—*Mr. Kemp*..... .....*Not printed.*

80. Return to an order of the House of Commons, dated 6th February, 1905, showing the acreage in each township in the provisional district of Alberta, and in those parts of the provisional districts of Saskatchewan and Assiniboia lying west of range 13, west of the third meridian in the Dominion lands system of survey, that has been disposed of in each of the following ways: *(a)* acreage patented, either as homesteads or on sales; *(b)* acreage not patented, but held under homestead entry or by purchase; and *(c)* acreage patented or reserved for railway land grants. Also the number of homestead entries made to date in the following land agencies: Edmonton, Red Deer, Calgary, Lethbridge, and so much of Battleford and Regina as lies west of range 13, west of the third meridian. Presented 3rd March, 1905.—*Mr. Roche (Marquette)*..... .....*Not printed.*

81. Return to an order of the House of Commons, dated 2nd February, 1905, for copies of correspondence exchanged between parties in the town of Verdun, county of Jacques Cartier, and the Montreal Harbour Board, or the department of marine and fisheries, respecting protection against floods at Verdun, along the shore of the St. Lawrence River. Presented 3rd March, 1905.—*Mr. Monk.*

Not printed.

82. Return to an order of the House of Commons, dated 13th February, 1905, showing all contracts which have since July 1st, 1903, been made or renewed by the department of marine and fisheries, with any person or company, for the placing, maintenance or care of harbour buoys; giving in each case the name of the approved contractor, the annual amount of his contract, and time of its expiry; and further indicating in what instances public tenders were not called for, and in what instances the lowest tenders were not accepted. Presented 3rd March, 1905.—*Mr. Ames*.....*Not printed.*

83. Return to an order of the House of Commons, dated 8th February, 1905, for copies of all correspondence exchanged since the 1st of October last between *(a)* P. W. St. George, Government Superintendent Engineer, Montreal Harbour sheds, and the Honourable Minister of Marine and Fisheries, and between *(b)* the Honourable Minister or the Deputy Minister of Marine and Fisheries and the Harbour Commissioners of Montreal, regarding the plans, specifications or contracts for the new sheds in the port of Montreal. Presented 3rd March, 1905.—*Mr. Ames*... .....*Not printed.*

83*a*. Return to an address of the House of Commons, dated 25th January, 1905, for copies of all correspondence between the Board of Montreal Harbour Commissioners and the Department of Marine and Fisheries in regard to the erection of permanent sheds upon the wharfs in the harbour of Montreal and of the correspondence had between the Government and the Federation of Shippers; and engineers' reports in the possession of the government upon the same subject; also copies of correspondence between the Department of Marine and Fisheries and F. D. Monk, M.P., upon the same subject. Presented 7th March, 1905.—*Mr. Monk*..... ..*Not printed.*

84. Statement of the affairs of the British Canadian Loan and Investment Company, for the year ended 31st December, 1904. Presented (Senate) 14th February, 1905, by the Hon. The Speaker.*Not printed.*

85. Return to an address of the Senate, dated 5th August, 1904, showing the names of all liquid mixtures known as patent or proprietary medicines purporting to remove the most varied forms of disease occurring in the human body, and when weakened by such disease or by any indulgence, habit or accident, to restore it to its former strength and vigour. Showing also the amount of money, if any,

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paid by importer, maker, mixer or vendor, to the government as special tax or license, and to whom paid. Showing likewise if the government has any knowledge of the ingredients which are employed to make these compounds: 1. Has such knowledge been acquired from the statements of the parties who have the formula? 2. Has it been acquired by qualitative and quantitative analysis of the Dominion analyst, or by any other practical chemist, if so, what quantities are contained in a determinate, say, one fluid ounce, of the following named ingredients: 1. Water, quantity in a determinate measure, say, one fluid ounce, of the preparations examined. 2. Alcohol in any form other than absolute; methylated or proof spirit or any other form; essences, ethers or any other solvent; colouring or flavouring substances, and, lastly, the solid ingredients in said preparations, the quantity and names of each. Presented 28th February, 1905.—*Hon. Mr. Sullivan.*

Printed for sessional papers.

86. Return to an address of the Senate, dated 14th February, 1905, showing: Imports of aluminum in pigs or ingots into Canada. Imports of aluminum into wire, sheets or any other form. Imports of oxide of aluminum. Imports of alumina. Quantities by weight-values. Countries imported from, and ports of entry in Canada, and what countries the production of. Exports of aluminum in pigs or ingots. Exports of aluminum in any form, manufactured. What countries exported to, and ports of shipment in Canada. Quantities by weight-values. For the year 1904. Presented 28th February, 1905.—*Hon. Mr. Domville*.....*Not printed.*

87. Return to an order of the House of Commons, dated 9th February, 1905, showing the number of inspectors or other persons employed to attend to the enforcement of the Fruit Marks Act of 1901. The names of the said inspectors or other persons, and the salaries paid to each, respectively. The total amount paid to said persons on account of salaries up to the 1st of January, 1905. Also the amount paid to said persons for travelling and other expenses up to 1st January, 1905. Presented 9th March, 1905.—*Mr. Taylor*.....*Not printed.*

88. Return to an address of the House of Commons, dated 20th February, 1905, for copies of all correspondence addressed to the government, or any minister, in reference to the cables of the Empire. Presented 9th March, 1905.—*Mr. Logan*.....*Not printed.*

89. Return to an order of the House of Commons, dated 13th February, 1905, for copies of all correspondence in reference to the building of a new boat to be employed to maintain winter communication between Prince Edward Island and the mainland of Canada. The engineer's and inspector's report of the present condition of the ss. *Stanley* now on that route; the repairs made; the damage sustained by contact with heavy ice; and any other information in regard to her age, class, etc., in any of the government departments. Presented 10th March, 1905.—*Mr. Martin (Queen's).*

Not printed.

90. Return to an order of the House of Commons, dated 20th February, 1905, for a statement showing the amount and nature of each and every claim that has been made by the firm of P. Lyall & Sons for extras in connection with their contract for the erection of steel sheds in the port of Montreal; and further indicating in each instance whether the claim has been admitted and approved by the Harbour Commissioners or their chief engineer; whether it has been recommended for payment by the government superintending engineer; and in case of dispute between the engineers, what decision the minister of marine and fisheries has given in each case; and the amount paid or agreed to be paid to the contractor in connection with each claim. Presented 10th March, 1905.—*Mr. Ames.*

Not printed.

90*a*. Return to an order of the House of Commons, dated 27th March, 1905, for copies of all correspondence between the Minister of Marine and Fisheries, or any officer of his department, and Mr. George S. Greene, junior, of New York, regarding the steel freight sheds of the harbour of Montreal; together with the report of the said George S. Greene, junior, upon the plans submitted to him for an opinion. Presented 12th April, 1905.—*Mr. Ames*.....*Not printed.*

91. Return to an order of the House of Commons, dated 1st February, 1905, showing: 1. The present indebtedness to the Dominion Government of the Montreal Turnpike Trust, (*a*) on capital account (*b*) for arrears of interest. 2. The amounts collected at each toll gate belonging to the said turnpike trust during the year ending 31st December, 1904. 3. The names of all parties who have commuted their tolls, and the amount of commutation paid in each case. 4. The amounts expended on each section or road division under the control of said trust, during the said year ending 31st December, 1904; and the contracts given out during the year, with the name of the contractor and the date

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and amount involved in each case. 5. The amounts paid out during the said year at each toll gate for salaries of day and night keepers, and other expenditure at each of the toll gates maintained. 6. The names of all parties holding passes for free use of the roads under the control of said trust during the said year. 7. The expenses of the said trust during the said year, for rent, salaries of the office, giving name and remuneration of each official. 8. The actual indebtedness in detail of the said trust outside of its bonds due to the government of Canada. 9. The amounts collected year by year since 1896 from municipalities under special agreements made as their share *pro rata* of the bonded indebtedness of the turnpike trust. Presented 15th March, 1905.—*Mr. Monk.*

Not printed.

92. Return to an order of the House of Commons, dated 6th February, 1905, for a statement showing the amounts expended from the 30th of June, 1902, up to the 1st of February, 1905, upon the two wharves and approaches at Ste. Genevieve and Isle Bizard, in the county of Jacques Cartier ; also letters addressed to the minister of public works during the year 1904 in reference to the said expenditure, with estimates and statements connected therewith. Presented 16th March, 1905.—*Mr. Monk*.....*Not printed.*

93. Return to an order of the House of Commons, dated 27th February, 1905. for copies of all thermograph records of temperatures taken on board Atlantic steamships during the calendar year 1903, stating: (1) name of steamship ; (2) date when thermograph was put in chamber ; (3) date when the steamer left the port ; (4) whether chamber was (*a*) cold storage ; (*b*) cool air ; (*c*) mechanically ventilated : (*d*) ordinary, or whether the record was taken on deck or other place where the natural temperature of the air would be registered, unexposed to the sun's rays ; (5) where practicable, in what part of the chamber the thermograph was placed: Presented 17th March, 1905.—*Mr. Henderson*.....*Not printed.*

93*a*. Return to an order of the House of Commons, dated 20th March, 1905, of all the thermograph records used in the transportation of perishable products from Canada, in cold storage or ventilated storage, or cool air compartments. Also a copy of all contracts entered into between the government and any steamship company whereby the company receives a subsidy for installing cold storage or cool air ventilation or ventilated storage. Presented 17th May, 1905.—*Mr. Armstrong.*

Not printed.

93*b*. Supplementary return to 93*a*. Presented 6th June, 1905.....*Not printed.*

94. Return to an order of the House of Commons, dated 6th March, 1905, showing all leases of water power granted on the Welland Canal, not included in the return made to an order of the house dated 3rd April, 1901 ; the names of the lessees ; the quantity of power granted in each lease ; the consideration named in each lease, together with the length of the term granted, and the amount of rental reserved in such leases unpaid, if any. Presented 17th March, 1905.—*Mr. German.*

Printed for sessional papers.

95. Return to an order of the House of Commons, dated 13th February, 1905, showing what contracts for public works, or for supplies, have been awarded since July 1st, 1903, to other than the lowest tenderer, in the department of marine and fisheries, by the authority of the governor in council, in the manner set forth in clause 6 of the Act 55-56 Victoria, chapter 17. Also for the names and offers of all unsuccessful tenderers in every such case, and for the reasons why any such lowest tenderer was passed over. Presented 17th March, 1905.—*Mr. Lewis*.....*Not printed.*

96. Return to an address of the Senate, dated 1st March, 1905, for a copy of all correspondence between the government and the Ottawa corporation, relative to the formation of a federal district. Presented 17th March, 1905.—*Hon. Mr. Bernier*.....*Not printed.*

97. Statement showing areas of the provisional districts of the North-west Territories. Presented 20th March, 1905, by Hon. W. S. Fielding.....*Printed for both distribution and sessional papers.*

98. School ordinance, North-west Territories, being chapters 29, 30 and 31, passed 1901. Presented 20th March, 1905, by Hon. W. S. Fielding .....*Not printed.*

99. Summary of legislation relating to subsidies to provinces. Presented 20th March, 1905, by Hon. W. S. Fielding .....*Not printed.*

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100. Return to an order of the House of Commons, dated 20th February, 1905, showing the number of witnesses who appeared before the agriculture committee, whose expenses were paid by the government, for each year from 1890 to 1904 inclusive; the amount paid to each such witness; the name of each; where each came from when their attendance was required; and at whose instance each such witness was brought. Presented 22nd March, 1905.—*Mr. Wilson (Lennox and Addington).*

Not printed.

101. Return to an order of the House of Commons, dated 9th February, 1905, for copies of all correspondence had between the government, or any department or member thereof, and the Alexander Gibson Railway and Manufacturing Company, or any other corporation or corporations, or person or persons, not included in the return brought down on the twenty-ninth day of July, 1904, in reference to the purchase and taking over by the government of the Canada Eastern Railway; and of all other papers in the possession of the government, or any department thereof, not included in the said return of July, 1904, in reference to the purchase and taking over of the said railway, and the cost thereof. And also showing (1) the number of officials and employees in the service of the said railway at the time of its transfer to the government, with their names and their respective salaries or wages; (2) the number of officials and employees now in the service of the said railway, with their names and their respective salaries or wages; (3) the cost of the operation of the said railway from the date of its transfer to the government until the first day of February, 1905, and the gross earnings of the said railway during the same period. Presented 23rd March, 1905.—*Mr. Crocket.*

Not printed.

102. Return to an order of the House of Commons, dated 6th March, 1905, for copies of all petitions, memorials, and resolutions from the legislative assembly of Manitoba, the executive of that province, and any correspondence relative to the extension of the boundaries of Manitoba to the west or north. Presented 3rd April, 1905.—*Mr. Roche (Marquette).*

Printed for both distribution and sessional papers.

102*a*. Supplementary return to No. 102. Presented 5th April, 1905.

Printed for both distribution and sessional papers.

103. Return to an order of the House of Commons, dated 26th January, 1905, of copies of all correspondence had with the government or any member or official thereof, in reference to the building and location of a railway station in Charlottetown, Prince Edward Island; also report or reports or memorandum of any minister or official of the government, with reference to delegations from the province of Prince Edward Island, asking for the construction of such work. Presented 22nd May, 1905—*Mr. Martin (Queen's).* ..... *Not printed.*

104. Return to an order of the House of Commons, dated 20th February, 1905, for copies of all correspondence and documents relating to an application to the Board of Railway Commissioners, and relating to an application lately before the said board, by the towns of Port Arthur and Fort William, to obtain access for their municipal telephone system into the offices of the stations of the Canadian Pacific Railway in the two towns. And for copies of all correspondence between the said towns of Port Arthur and Fort William, and the officers thereof, with the government, with reference to such application, or prior or subsequent thereto. Also copies of any report or recommendation, decision or order made by the railway commissioners with reference to such application or applications, or incident thereto. Presented 5th April, 1905.—*Mr. Bouce* ..... *Not printed.*

105. Return to an order of the House of Commons, dated 27th February, 1905, for a copy of the report of Mr. Matheson relating to the alleged fraud in payment of fishing bounties. Presented 5th April, 1905—*Mr. Ganong.* ..... *Not printed.*

106. Return to an order of the House of Commons, dated 27th February, 1905, showing the business done in the exchequer court of Canada, under its admiralty jurisdiction, since the Admiralty Act of 1891 came into force; giving by districts, (1) the number of actions instituted; (2-*a*) the number of interlocutory applications, and (*b*) trials; (3) the amount involved. Presented 6th April, 1905.—*Mr. Clarke (Essex).* ..... *Printed for sessional papers.*

107. Return to an order of the House of Commons, dated 13th March, 1905, for copies of all correspondence between the Department of Interior and Robert Buchanan, Peter Veregin, Simeon Rieben, and the Dominion Lands Office at Yorkton, or others, relative to the claim of Ivan Shukin to the patent for the northwest quarter section 23, township 31, R. 6, to 2nd M.; and to any cancellation proceedings in connection with the said land. Presented 7th April, 1905.—*Mr. Lake* ..... *Not printed.*

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108. Return to an order of the House of Commons, dated 6th March, 1905, showing the number and location, cost and earnings, of the cold storage establishments called "Bait Freezers," of Maritime Canada; together with the returns, duly certified, of all such institutions, since 1900; the names and the salaries of all superintendents, officials and keepers of same; and the amounts in pounds of the different kinds of fish therein stored; the amount of bait from them used by *bona fide* fishermen, and the names of the same; together with all such information as may permit of the thorough examination of the question of government assisted refrigerators. Presented 11th April, 1905.—*Mr. Martin (Queen's)*..... *Not printed.*

109. Return to an address of the Commons, dated 20th February, 1905, for copies of all correspondence, telegrams, reports, writings, documents, memorials, orders in council, memoranda, or written or printed information of any kind not already dow.., which passed between the government of Canada, or of any minister or official thereof, and the government of Prince Edward Island, or of any member or official thereof, in any wise relating to the claim of the province of Prince Edward Island to a share of the Halifax fishery award. Presented 12th April, 1905.—*Mr. McLean (Queen's).*

Not printed.

109*a*. Supplementary return to No. 109. Presented 10th May, 1905. ..... *Not printed.*

110. Return to an order of the House of Commons, dated 20th February, 1905, for copies of all correspondence between the Department of Marine and Fisheries and Mr. A. E. Dyment, M.P.; and also between the Department of Marine and Fisheries and the late Commissioner of Fisheries for Ontario, the Honourable Mr. Latchford, during the past four years, regarding the granting of pound net licenses east of Little Current, Manitoulin Island, to Mr. T. H. Jackman, of Killarney, Ontario. Presented 12th April, 1905.—*Mr. Crocket*..... *Not printed.*

111. Return to an order of the House of Commons, dated 13th February, 1905, for a statement showing the amount of money expended by the Dominion government since the first day of July, 1873, for constructing, equipping, and subsidizing railways and canals, separately, in Canada; adding thereto the value of land given as subsidies, on the basis of one dollar value per acre; and adding further thereto the total estimated liability incurred by Canada on account of the building of the Grand Trunk Pacific Railway. Also a statement showing separately the part of such expenditure made or to be made as above, on railways and canals separately in each province of Canada, and the North-west Territories, deducting any sums that may have been charged any of the provinces or the North-west Territories in their debt account with the Dominion of Canada. Presented 12th April, 1905.—*Mr. Martin (Queen's)*..... *Printed for sessional papers.*

112. Return to an order of the House of Commons, dated 6th February, 1905, for a return of all lists of voters, as prepared by the enumerators, for the several polling subdivisions of the respective electoral districts in the North-west Territories, and used in the recent general election for the house of commons. Presented 17th April, 1905.—*Mr. McCarthy (Calgary)*..... *Not printed.*

112*a*. Return to an order of the House of C ommons, dated 8th February, 1905, for a copy of the voters' lists for the constituency of Macdonald, Manitoba, supplied to the clerk of the crown in chancery prior to the general elections of 1904. Also for copies of the voters' lists supplied by the clerk of the crown in chancery to the returning officer for Macdonald constituency for the same elections. And for copies of voters' lists supplied to the various deputy returning officers by the returning officer in the constituency of Macdonald. Presented 27th April, 1905.—*Mr. Staples*..... *Not printed.*

112*b*. Return to an order of the House of Commons, dated 19th January, 1905, for a copy of the original list of the electors of Marquette supplied the clerk of the crown in chancery; also a copy of the list as sent to the returning officer; and for copies of the lists supplied by the returning officer to the various deputy returning officers. Presented 27th April, 1905.—*Mr. Roche (Marquette).*

Not printed

113. Return to an order of the House of Commons, dated 20th February, 1905, showing the quantities of anthracite coal used in the several departments of the government of Canada, in the province of Quebec, New Brunswick, Nova Scotia and Prince Edward Island, in the years 1900, 1901, 1902, 1903 and 1904. Also of the total expenditure per year for said coal for each of the said provinces during said years; and separately, the names of the parties to whom paid, and the price per ton paid to each. Presented 17th April, 1905.—*Mr. McLean (Queen's)* ..... *Not printed.*

CONTENTS OF VOLUME 14—*Continued.*

114. Return to an order of the House of Commons, dated 27th March, 1905, showing the imports by provinces into Canada for home consumption from the United States; and the exports of the same from Canada to the United States; and the duty on the same, giving Canadian duty and the United States duty, for the years 1903 and 1904, on the following articles: pork, all kinds; apples, corn, beans—raw, canned and otherwise; tobacco, raw leaf; cattle, horses, wool, hides, sugar beets, hay, eggs, butter, fowls. Presented 25th April, 1905.—*Mr. Clements*.....*Not printed.*

115. Return to an order of the House of Commons, dated 6th March, 1905, showing in detail the various amounts expended during the past two years upon the wharf and abutments situated at Isle Bizard, in Jacques Cartier county, Quebec. Presented 27th April, 1905.—*Mr. Monk*.....*Not printed.*

116. Return to an order of the House of Commons, dated 20th March, 1905, for copies of all correspondence, telegrams, reports, estimates, and all other documents or information which passed between any minister or official of the government and engineers or others, with reference to the investigating or taking of soundings, or any other work for the purpose of ascertaining the best plan and place for the building of a pier or breakwater, in the vicinity of Carleton Point, or Cape Traverse, P.E.I., to establish and facilitate communication between Prince Edward Island and the mainland, winter and summer. Presented 27th April, 1905.—*Mr. Lefurgey*.....*Not printed.*

117. Return to an order of the House of Commons, dated 20th February, 1905, for copies of all reports made by Mr. Burley, or any other officer, in regard to reservations of water rights for stock purposes in the North-west Territories during the last five years. Presented 27th April, 1905.—*Mr. Roche (Marquette)*.....*Not printed.*

118. Return to an order of the House of Commons, dated, 27th February, 1905, for copies of all correspondence, letters, reports, petitions, memoranda, in possession of the government, or any member or official thereof, relating to the location and erection of a railway station at Grand View, on the Murray Harbour branch of the Prince Edward Island Railway. Presented 28th April, 1905.—*Mr. Martin (Queen's)*.....*Not printed.*

119. Return to an order of the House of Commons, dated 20th February, 1905, showing the sums of money spent by the Dominion government since 1896 upon each of the following: (*a*) Port Arthur harbour; (*b*) Fort William harbour; (*c*) Kaministiquia river; classified into (1) dredging; (2) breakwaters; (3) other purposes. The quantities of each of the following to be excavated during 1905-6 in each of the three locations above named: mud and sand, clay, hardpan, rock. The dates and terms of the contracts entered into with those engaged in dredging at the aforesaid points in 1903-04 and 1904-05. The said contracts. The horse-power, tonnage and dimensions of each of the dredges engaged in said work. The cost of dredges newly built, similar to those engaged at the above three points. Presented 28th April, 1905.—*Mr. Hughes (Victoria)*.....*Not printed.*

120. Return to an order of the House of Commons, dated 13th March, 1905, for each of the fiscal years from 1st July, 1897, to 30th June, 1904, of the expenditure on capital account upon the Drummond Counties Railway, and of the descriptions of work and materials for which such expenditure was made. Presented 9th May, 1905.—*Mr. Foster*.....*Not printed.*

121. Return to an order of the House of Commons, dated 20th February, 1905, showing in tabular form the amounts first voted for public buildings in towns in Canada of not more than 5,000 inhabitants; the year in which the first amount was in each case voted; the total amount expended to complete each building; the year in which it was completed; the revenue derived from post office, customs and inland revenue, separately, for the year in which the first vote was taken, and the rentals paid for the buildings in use for the above services during the same year, and the population of each town for that year; said return to cover the period from January, 1888, to February, 1905, inclusive. Presented 19th May, 1905.—*Mr. Foster*.....*Not printed.*

122. Return to an order of the House of Commons, dated 26th May, 1905, of copies of correspondence, etc., in relation to the Thessalon post office. Presented 26th May, 1905.—*Sir William Mulock*.
Not printed.

123. Return to an address of the House of Commons, dated 27th February, 1905, for copies of all petitions and correspondence between the boards of trade of Toronto and Montreal respectively, and the governor in council, in reference to the appointment of grain survey boards, under the authority of the Grain Inspection Act, at Toronto and at Montreal; and for copies of the orders in council whereby the aforesaid appointments were made. Presented 6th June, 1905.—*Mr. Ames*.
Not printed

CONTENTS OF VOLUME 14—*Continued.*

124. Return to an address of the House of Commons, dated 27th March, 1905, of the following documents in respect of payments made on account of the subsidy voted in 1901 for a line of railway between Caplin and Paspebiac: 1. Copy of authority to act, together with full instructions issued to Commissioner Mothersill. 2. Report and findings of Commissioner Mothersill. 3. Sworn evidence of claimants who appeared before Commissioner Mothersill, as taken down by Stenographer Roy. 4. Copy of authority to act, and full instructions to Commissioner Langelier. 5. Report and findings of Commissioner Langelier. 6. Sworn evidence, if any, of claimants appearing before Commissioner Langelier. 7. Affidavits presented to Commissioner Langelier and subsequently. 8. Copy of resolution or order in council adopting report of Commissioner Langelier. 9. A statement giving each of the several payments made by the government since July 1st, 1901, on account of the subsidy voted in 1901 for a line of railway between Caplin and Paspebiac; showing in respect of every such payment to whom, by whom, on what date, in connection with part of the road, the date of original filing of claim, and on whose recommendation each payment was made. 10. All correspondence which may have passed between the Department of Railways and Canals, or any person connected therewith, and Commissioner Langelier, in respect of the investigation and payment of said claims. Also all correspondence between the member for the county of Bonaventure and the department, and between said member and Commissioner Langelier on this subject, as well as by the trustees of the Atlantic and Lake Superior Railway, C. N. Armstrong, T. C. Casgrain, H. C. J. Gilendez or any other person on their behalf and the department. Presented 15th June, 1905.—*Mr. Ames*..... *Not printed.*

125. Return to an order of the House of Commons, dated 13th March, 1905, for copies of all correspondence, letters, petitions, etc., in possession of the government, or any member or official thereof, relating to land damages claimed by Thomas Curley, Charles Mitchell and others, of Village Green, Prince Edward Island, for lands expropriated for the Murray Harbour branch of the Prince Edward Island Railway. Presented 30th June, 1905.—*Mr. McLean (Queen's)*..... *Not printed.*

126. Return to an address of the House of Commons, dated 13th February, 1905, for copies of all correspondence and despatches between the government of Canada and the Imperial government, in regard to the establishment of a branch of the Royal Mint in Canada. Presented 4th July, 1905.—*Mr. Monk*..... *Not printed.*

127. Copy of the account of the counsel and the expert witness as certified to by the chairman of the select special committee appointed last session to investigate the position of the Mutual Reserve Fund Life Association of New York in Canada. Presented (Senate) 28th June, 1905, by Hon. R. W. Scott. *Not printed.*

127*a*. Letter from C. J. Coster to the Clerk of the Senate, acknowledging a receipt of a cheque for $500 on account of counsel fees in connection with the special committee on the Mutual Reserve Fund Life Association of New York, and also a letter from A. Power, acting Deputy Minister of Justice, referring to a number of accounts submitted to the Department of Justice for taxation in connection with the investigation of the said committee. Presented (Senate) 29th June, 1905, by Hon. R. W. Scott..... *Not printed.*

128. Return to an address of the House of Commons, dated 13th March, 1905, for copies of all correspondence, orders in council, agreements, reports, etc., in connection with the taking over by the Dominion government of the Halifax and Esquimalt defences. Presented 7th July, 1905.—*Mr. Foster*..... *Printed for both distribution and sessional papers.*

129. Return to an order of the House of Commons, dated 27th March, 1905, for copies of all correspondence, telegrams, papers, memoranda, etc., between the government and members of the Canadian militia, in regard to the granting of the King's South African medal to Canadians doing 18 months' South African war service Presented 10th July, 1905.—*Mr. Worthington*..... *Not printed.*

130. Return to an order of the House of Commons, dated 10th July, 1905, for a copy of the memorandum from the members of the Militia Council to the Minister of Militia and Defence; and also a copy of the memorandum of the Minister of Militia and Defence relating to the militia estimates. Presented 10th July, 1905.—*Sir Frederick Borden*.. *Printed for both distribution and sessional papers.*

131. Return to an order of the House of Commons, dated 6th March, 1905, showing the names of residents in the North-west Territories, not entitled to a second homestead, for whom the sanction of the department has been given, allowing them to purchase additional quarter sections, subject to ordinary cultivation conditions; the dates upon which such sanctions were given; the lands which

CONTENTS OF VOLUME 14—*Continued.*

have been purchased by such settlers in consequence of this authority, with the price agreed upon, and the sum paid down; also the form in which the authority to make the sale was made known to the local agents of Dominion lands. Presented 10th July, 1905.—*Mr. Lake*.....*Not printed.*

132. Partial return to an order of the House of Commons, dated 13th March, 1905, showing: (1) the number of permanent appointments, male and female, respectively, made to the civil service (inside division) in Ottawa, since July 1st, 1896; (2) the present strength of the civil service in Ottawa (inside division) permanent staff, specifying whether male or female; (3) the number of temporary employees, male or female, on the pay-list for the inside division of the civil service at Ottawa for January, 1905; (4) the number of temporary employees, male and female, appointed since July 1st, 1896; (5) in addition to the permanent and temporary clerks at present employed in the public service in Ottawa, the number of artisans, labourers, or other workmen employed at Ottawa during the month of January, and showing to which department these men are attached. Presented 10th July, 1905.—*Mr. Sproule*.....*Not printed.*

133. Rules of the Supreme Court of Prince Edward Island in criminal cases Presented (Senate) 10th July, 1905, by The Speaker.....*Not printed.*

134. Return to an address of the House of Commons, dated 27th March, 1905, for copies of all correspondence, telegrams, letters, memoranda, orders in council, reports, etc., in possession of the government, or any member or official thereof, in connection with the granting of an additional subsidy to the province of Prince Edward Island, in 1901, of $30,000 a year, and the basis on which the said subsidy was agreed to be paid to the province. Presented 11th July, 1905.—*Mr. Martin*..*Not printed.*

135. Return to an address of the Senate, dated 6th July, 1905, showing: 1. The amount (acreage) of school lands sold in the North-west Territories since the union. 2. The amount of principal (if any), and also the amount of interest paid over to the Territorial government. 3. The amount (acreage) of lands sold, and the average price per acre in each year for which such lands were sold. 4. The amount at present standing to the credit of the school fund. 5. The amount owing on sales to be carried to the credit of said fund. Presented 12th July, 1905.—*Hon. Mr. Lougheed*....*Not printed.*

136. Return to an order of the House of Commons, dated 13th February, 1905, for copies of all correspondence, petitions, resolutions, reports, memoranda, in possession of the government, or any member thereof, relating to the survey and construction of branch railway lines in the province of Prince Edward Island. Also the number of surveys made in the province since 1900, the routes surveyed, and the cost of each. Presented 14th July, 1905.—*Mr. Martin (Queen's)*....*Not printed.*

137. Return to an order of the House of Commons, dated 14th July, 1905, for a copy of the details of the third item of Resolution 107 of the Supplementary Estimates, 1905-6: Construction of lighthouses and aids to navigation, including apparatus, $675,000. Department of Marine and Fisheries. Presented 14th July, 1905.—*Hon. J. R. F. Préfontaine*.....*Not printed.*

138. Return to an order of the House of Commons, dated 14th July, 1905, for a copy of the report of Superintendent J. D. Moodie, on service in Hudson Bay, per ss. *Neptune*, 1903-4. Presented 14th July, 1905.—*Hon. J. R. F. Préfontaine*.....*Printed in Sessional Paper No. 28.*

139. Extracts of reports of committees of the honourable the privy council, approved by his excellency on the 31st May, 1902, and 20th September, 1904, respectively, relative to the carrying out of a certain propaganda in certain European countries to promote emigration to Canada by the North Atlantic Trading Company of Amsterdam, Holland. Presented 19th July, 1905, by Hon. F. Oliver.
Not printed.

140. Report of W. M. Graham, inspector of Indian agencies in the Assiniboine agency, and also in the Moose Mountain agency. Presented 19th July, 1905, by Hon. F. Oliver.....*Not printed.*

141. Correspondence respecting the sale of certain disputed islands in the Georgian Bay, south of Moose Deer Point. Presented 19th July, 1905, by Hon. F. Oliver.....*Not printed.*

142. Copy of an indenture between His Majesty King Edward the Seventh and the Dominion Coal Company, Limited. Presented 19th July, 1905, by Hon. F. Oliver.....*Not printed.*

143. Return to an address of the Senate, dated 7th July, 1905, for a return of the number of closed grazing leases granted since 1897 by the government of the North-west Territories, together with the following information relating thereto: The number of acres in each lease, the date when, and time for which granted; the parties to whom granted, and by whom at present held; the rental per acre, and the township and range in which situate. Presented 14th July, 1905.—*Hon. Sir Mackenzie Bowell*.....*Not printed.*

CONTENTS OF VOLUME 14—*Concluded.*

144. Return to an address of the Senate, dated 6th April, 1905, for copies of all despatches, letters, telegrams and other correspondence and communications received by the department of public works, or any officer thereof, or by any department of the government, or by any officer thereof, from the Honourable Senator Philippe Auguste Choquette in any way relating to lot 4438-A of the official plan and book of reference of Montcalm Ward, of the city of Quebec, and to the purchase thereof by His Majesty King Edward VII, and of all despatches, letters, telegrams and other correspondence and communications sent by any and all such departments and officers to the Honourable Senator Choquette relating thereto; also copies of all plans, if any, filed for the purpose of expropriating said lot in the registration division wherein said lot is situate, and copies of any other expropriation proceedings authorized or required by law to be followed in connection with the expropriation of lands for public purposes and which in any way relate to the lot aforesaid; copies of all appointments of valuators regarding said lot; copies of all applications for the appointment of such valuators, and of all correspondence, letters and telegrams relating to such appointments; and copies of any valuations of said lot made by any valuators; copies of all orders in council relating to said transactions and to the purchase of said property; copies of all deeds, powers of attorney, reports and orders in council executed, made or passed relating to the purchase or acquisition of said lot by His Majesty King Edward VII. Presented 18th July, 1905.—*Hon. Mr. Landry*.....*Not printed.*

145. Return to an address of the Senate, dated 16th May, 1905, for copies of all correspondence between Henry F. Coombs, of St. John, N.B., and the department of agriculture of Canada, or any officer thereof, relating to articles forwarded by the said Henry F. Coombs to the Paris exhibition, in 1900, and his claim for expenses in connection therewith and for payment to him for articles damaged or not returned. Presented 19th July, 1905.—*Hon. Mr. Landry*.....*Not printed.*

146. Return to an address of the Senate, dated 14th June, 1904, for: 1. A statement showing, in so many distinct columns, the names and surnames, the age, rank, the domicile, the origin, of all the officers, sub-officers and men of the crew of the ship sent in 1903 to explore Hudson's Bay. 2. The name of the ship chartered for this expedition, its tonnage, the name of its owner, the price assigned for its service, the duration of this service. 3. The term of service of each of the men (officers, sub-officers, sailors, etc.) who composed the crew of this vessel. 4. All the correspondence relating to this expedition, including therein the instructions given. 5. A copy of each report made by the authorities on board from the commencement of this expedition. Presented 18th July, 1905.—*Hon. Mr. Landry*.. ..... *Not printed.*

147. Orders in council passed since last session, submitted for the approval of parliament, in accordance with provisions of section 5 of chapter 34, of the Statutes of Canada, 1902. Presented 18th July, 1905, by Hon. F. Oliver..... .....*Not printed.*

REPORT

OF

DIVIDENDS REMAINING UNPAID

UNCLAIMED BALANCES

AND

UNPAID DRAFTS AND BILLS OF EXCHANGE

IN

CHARTERED BANKS

OF THE

DOMINION OF CANADA

FOR FIVE YEARS AND UPWARDS PRIOR TO DECEMBER 31, 1904

MADE IN CONFORMITY WITH THE ACT OF THE PARLIAMENT OF CANADA, 53 VICTORIA, CHAPTER 31, SECTION 88, "AN ACT RESPECTING BANKS AND BANKING." AMENDED BY CHAPTER 26, 63-64 VICTORIA, "THE BANK ACT AMENDMENT ACT 1900."



OTTAWA
PRINTED BY S. E. DAWSON, PRINTER TO THE KING'S MOST EXCELLENT MAJESTY
1905

[No. 7—1905]—*Price : 30 cents.*

To His Excellency the Right Honourable Sir Albert Henry George, Earl Grey, G.C.M.G., &c., &c., Governor General of Canada.

May it Please Your Excellency:

In co formity with the Act 53 Victoria, chapter 31, section 88, 'An Act respecting Banks and Banking,' further amended by chapter 26, of 63-64 Victoria, "Bank Act Amendment Act, 1900," I have the honour to present to your Excellency a report of dividends, unclaimed balances and drafts or bills of exchange remaining unpaid in the Chartered Banks of Canada, in respect to which no transactions have taken place, or upon which no interest has been paid for five years and upwards, prior to December 31, 1904.

All of which is respectfully submitted.

W. S. FIELDING,
Minister of Finance.

Finance Department,
Ottawa, May 8, 1905.

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COMPARATIVE STATEMENT.

Name of Bank.	1903.				1904.			
	Unpaid Dividends.	Unclaimed Balances.	Unpaid Drafts or Bills of Exchange.		Unpaid Dividends.	Unclaimed Balances.	Unpaid Drafts or Bills of Exchange.	
	$ cts.	$ cts.	$ cts.	£ s. d.	$ cts.	$ cts.	$ cts.	£ s. d.
Bank of Montreal	850 01	68,710 06	3,713 61		680 01	77,541 44	4,352 76	
" New Brunswick		40,598 02				18,558 06		
Quebec Bank		16,061 34		127 15 0		16,576 65		127 15 0
Bank of Nova Scotia	16 22	18,062 90	251 85		16 22	12,159 74	267 53	
" British North America	353 06	40,426 91	10,178 25		353 06	38,165 00	10,809 36	
" Toronto		2,371 72	5 00	8 5 11		2,699 93	5 00	8 5 11
Molsons Bank		10,929 29	898 10	250 5 9		12,860 28	1,031 36	250 5 9
Eastern Townships Bank	1,324 07	32,723 59	724 51		1,376 57	41,295 03	470 56	
Union Bank of Halifax		11,169 12				7,719 14		
Ontario Bank	172 93	1,363 45			245 41	1,401 72		
Banque Nationale	169 42	10,790 80	144 69		196 12	13,706 25	149 21	Frs. 110
Merchants Bank of Canada	550 00	35,382 63	145 34		578 00	38,224 94	89 04	
Banque Provinciale du Canada	105 87	3,070 15			111 12	3,711 04		
People's Bank of Halifax	20 15	4,183 78			25 55	4,818 87		
People's Bank of New Brunswick		91 79				91 79		
Bank of Yarmouth		950 00				305 00		
Union Bank of Canada	1 80	4,444 44	256 15	103 0 0		5,514 59	280 87	178 15 5
	£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.		
Canadian Bank of Commerce	48 4 0	35 6 3		95 14 1	46 4 0	26 4 9		
	$ c.	$ c.			$ c.	$ c.		
	131 67	27,714 36	3,248 52		122 71	28,167 80	3,385 31	171 14 9
Royal Bank of Canada		8,593 97				22,800 48	20 00	
Dominion Bank		3,573 59	387 72	134 16 0		4,455 05	362 47	10 8 11
Merchants Bank of Prince Edward Island		1,074 34				323 60	5 70	
Bank of Hamilton	4 00	26,346 98	552 02		4 00	40,833 76	394 33	
Standard Bank of Canada	7 50	711 49			7 50	1,013 45		
Banque de St. Jean	26 00				38 00			
" d'Hochelaga	9 00	3,240 46	224 82		9 00	1,989 81	249 82	
" de St. Hyacinthe		3,517 07				4,583 30		
Bank of Ottawa		1,856 39	51 25			1,606 00	51 25	
Imperial Bank of Canada		7,149 75				7,895 01		
Western Bank of Canada		135 29				93 08		
Traders' Bank of Canada	53 16	3,792 38			53 16	5,028 02		
Montreal City and District Savings Bank		98,482 25	435 77			87,670 24	435 77	
Caisse d'Economie de Notre-Dame de Québec		8,500 62	37 31			7,598 40	37 31	
Totals	£48 4 0	£35 6 3		£719 16 9	£46 4 0	£26 4 9		£747 5 9
	$3,794 86	$496,018 93	$21,254 91		$3,816 43	$509,407 47	$22,397 65	Frs. 110

STATEMENT OF DIVIDENDS, UNCLAIMED BALANCES AND DRAFTS OR BILLS OF EXCHANGE REMAINING UNPAID IN CHARTERED BANKS FOR FIVE YEARS AND UPWARD.

ÉTAT DES DIVIDENDES, BALANCES NON RÉCLAMÉES ET TRAITES OU LETTRES DE CHANGE RESTANT IMPAYÉES DANS LES BANQUES AUTORISÉES, PENDANT CINQ ANS ET PLUS.

BANK OF

STATEMENT of Dividends and Drafts or Bills of Exchange remaining unpaid and which no interest has been paid

NOTE.—In case of Moneys deposited for a fixed period, the five

BANQUE DE

ÉTAT des dividendes et traites ou lettres de changes restant impayés et montants ou n'a été payé pendant

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Buck & Stewart, ins. estate of			35 60	Belleville, Ont
	Durham, E.			100 00	"
	Jacobs, R.			13 50	"
	McFarlane, D			18 25	"
	Palmer, W. J.			5 55	"
	Smith, G. A., ins. estate of			84 55	"
	Muir, I.			10 50	"
	Gilman, D.			12 80	Bowmanville
	Muir, J., ins. estate of.			105 00	"
	Roberts, Alf			5 50	Chatham, Ont
	Gallagher, Mrs. Isabella,			3,216 37	Woodstock, Ont.
	Townsend, Bertie			8 13	Brantford, Ont.
	King, H. A.			5 64	Brockville, Ont.
	Kilran, F.			126 00	"
	McDonald, J. B			28 53	"
	McPherson, J. B., in trust			20 00	"
	Stewart, W. W.			14 00	"
	Brockville Chemical Supply Co.			209 81	"
	Root, A			39 27	Lyn, Ont.
	Volney, C. W			41 48	New York
	Birks, I.			15 38	Brockville, Ont.
	Wellington, G. and I. D			11 40	"
	Wellington & McKenzie.			5 65	Calgary, Alta.
	Jarvis, John			25 00	Donald, B.C.
	Sharpe, A. I.			9 00	Calgary, Alta.
	Rupert, E. H.			17 65	Kootenay, B.C.
	Totman, R.			6 14	Calgary, Alta.
	Wells, F. M.			5 50	Golden, B.C.
	Courtney, D			10 00	Calgary, Alta.
	Henderson, H. R.			14 75	Golden, B.C.
	Martin, Mrs. S. F			22 82	Calgary, Alta.
	Hanney, I.			6 16	"
	Digby, L.			128 16	"
	Carried forward.			4,378 09	

MONTREAL

Amounts or Balances in respect to which no transactions have taken place, or upon for five years and upwards.

years are reckoned from the termination of said fixed period.

MONTRÉAL.

balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun intérêt cinq ans ou plus.

ans seront calculés depuis l'expiration de la dite période fixe.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Belleville	Jan. 17, '79		
"	" 1, '58		
"	Apr. 16, '86		
"	Oct. 22, '83		
"	May 13, '73		
"	June 6, '70		
"	May 31, '90		
Bowmanville	June 30, '78		
"	" 30, '78		
Brantford	May 28, '85		
"	Aug. 10, '94		
"	July 6, '98		
Brockville	June 15, '72		
"	Oct. 14, '79		
"	Jan. 15, '66		
"	" 23, '69		
"	Aug. 14, '79		
"	June 19, '94		
"	May 6, '96		
"	Sept. 7, '97		
"	May 28, '98		
"	Aug. 2, '98		
Calgary	July 26, '88		
"	Oct. 31, '89		
"	" 31, '89		
"	Apr. 30, '91		Since claimed.
"	June 18, '92		
"	" 16, '92		
"	Aug. 9, '95		
"	July 12, '95		
"	June 14, '95		
"	" 24, '95		
"	Jan. 5, '94		

Bank of Montreal—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			4,378 09	
	McLellan, J			100 00	Calgary, Alta.
	Slade, W. C			10 00	"
	Embree, A. S			8 00	"
	Chance, E. R			5 00	Millarville, Alta
	Patterson, Gertrude B			31 31	Calgary, Alta.
	Norbury, Earl of			7 05	Mitford, Alta.
	White, A. L			7 05	Shelley, Montana
	McLean, D			19 00	Calgary, Alta.
	McIntyre, Alex			357 67	"
	Collett, H. L			35 59	"
	Vaughn & McInnis			91 50	Lethbridge, Alta.
	Haney, Walter			417 71	Calgary, Alta.
	Harvey, H			228 98	Golden, B.C.
	Bell, J. H			11 11	Richibucto, N.B
	Buckley, D			9 67	Newcastle, N.B.
	Noonan, J			8 60	Chatham, N.B.
	St. Lawrence Lumber Co., in liq			6 33	"
	Case, C. M			5 62	" Ont.
	Ward, C. H			26 72	"
	Bunnett, E			5 87	Colbourg, Ont.
	Donovan, C			148 00	"
	Henry, W			36 41	"
	Mann, G			10 60	"
	Mutual Insurance Co			9 53	"
	McGill, J. & G			13 89	"
	McDonald, John			140 00	"
	Radcliffe, J. D			5 51	"
	Smith, J. W			5 63	"
	Shannon, W			5 96	"
	Taylor, Wm			20 75	"
	McDonell, J. A			7 75	Cornwall, Ont
	Hall, admin., Cath			255 97	"
	Leeter, Geo			24 75	Erie, P.A. U, S.A.
	Ward, J			11 50	"
	Berry, Thos			5 02	Goderich, Ont
	Hilliard, Geo			7 86	"
	Porter, John			88 55	"
	Shaw, F. C			6 39	London, Ont
	O'Hara, Roger			99 75	Greenwood, B.C
	Saunders, C. A Miller, J. S Stevenson, Robt			62 35	"
	Barrir, M			100 00	Guelph, Ont.
	Johnstone, Jas			15 00	"
	McFarlane, D			5 00	"
	McLagan, J. C			5 10	"
	Mackinson, J. C			29 75	"
	McLeod, Mrs. C			8 37	"
	Brown, F. S			146 36	North Sydney, N.S.
	Canteen, P. W. O. Regt			6 04	Halifax, N.S.
	Freeman & Sons, S. B			46 57	Milton, N.S.
	McPhee, P			6 28	Halifax, N.S.
	Tobin, J. C			14 18	Annapolis, N.S.
	Paulsen, M			48 25	Halifax, N.S.
	McIntosh, G			11 36	"
	Carried forward			7,179 30	

Banque de Montréal.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Calgary	April 15, '96		
"	Mar. 20, '95		
"	Sept. 30, '97		
"	Nov. 4, '97		
"	Dec. 29, '97		
"	Sept. 4, '97		
"	June 15, '98		
"	Sept. 30, 98		
"	Jan. 15, '94		Since claimed.
"	Oct. 20, '99		
"	Dec. 11, '99		
"	Aug. 24, '99		
"	Nov. 19, '98		
Chatham, N.B.	Sept. 8 '82		
"	April 21, '83		
"	Aug. 8, '77		
"	Jan. 15, '97		
" Ont.	Aug. 1, '84		
"	" 1, '84		
Cobourg	May 31, '81		
"	" 31, '81		
"	" 31, '81		
"	" 31, '81		
"	" 31, '81		
"	" 31, '81		
"	" 31, '81		
"	" 31, '81		
"	" 31, '81		
"	" 31, '81		
"	" 31, '81		
"	" 31, '31		
Cornwall	Oct. 30, '76		
"	Jan. 14, '98		
"	Oct. 31, '96		
"	Jan. 19, '99		
Goderich	Dec. 28, '59		
"	Mar. 11, '76		
"	May 27, '62		
"	Aug. 4, '70		
Greenwood	July 20, '99		
"	May 30, '99		
Guelph	Jan. 2, '75		
"	Nov. 16, '75		
"	April 18, '59		
"	Nov. 18, '78		
"	Oct. 16, '89		
"	Nov. 30, '89		
Halifax	Sept. 16, '72		
"	Feb. 27, '84		
"	June 13, '73		
"	July 31, '71		
"	Sept. 4, '72		
"	Oct. 24, '90		
"	Sept. 28, '93		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			7,179 30	
	Neville, G			70 00	Grand Prè, N.S.
	Taylor & Hardman			30 34	Oldham, N.S.
	Avery, J			6 67	Hamilton, Ont.
	Bruce, A			5 57	Paris, Ont.
	Cotton & Rowe			20 05	Hamilton, Ont
	Drey, S			67 75	"
	McIntyre, ins., estate of			343 08	"
	Farren, F. A			32 00	"
	Good, Allan			7 05	"
	Helliwell, P. S			13 93	"
	Kirby, J			6 45	"
	Kendall, J			5 45	"
	Kingsley, L			13 00	"
	Muggeridge, J. H			38 40	"
	Moore, E			12 32	"
	Patton. W			25 24	"
	Roskelly, R			40 00	"
	Ranney, J. L			6 12	"
	Ritchie, E			10 76	"
	Smithurst, J			30 00	Minto, Ont.
	Treadwell, J. S			27 25	Hamilton, Ont.
	Tyler, J. K			5 00	Buffalo, N.Y
	Wilson, J			40 00	Hamilton, Ont.
	Whitford, J			21 63	"
	Dean, Nelson			7 00	"
	Ayer, Mrs. M			40 00	Loughboro, Ont.
	Campbell, J			5 10	Kingston, Ont.
	Corbett, J. W			45 33	"
	Dickenson & Co			47 33	"
	Davidson, U			10 00	"
	Fenwick, Hendry Co. & T. H. Semple, in trust			8 12	"
	Hales, C			5 09	"
	Kingston Iron Axle Co			5 35	"
	Long, W			6 62	"
	McAuley, Hugh			45 00	"
	Price, J			14 43	"
	Robinson, D. M			28 46	"
	Strachan, J			7 27	"
	Shearer, J			5 00	Napanee, Ont
	Strachan, J., estate of dec			16 24	Kingston, Ont.
	Turner, R. N			8 00	"
	Wallinger, J. W			10 27	"
	Silverman, S			34 75	"
	Austin, Edgar			23 25	Fenelon Falls, Ont.
	Burke, B			457 48	Lindsay, Ont.
	Ault, J			96 82	London, Ont.
	Booking, J. H			12 02	"
	Court, J			14 00	"
	Connor, A. A			7 81	Ingersoll, Ont.
	Board of Health			17 60	London, Ont
	Elison, A			26 88	"
	Elliott, W			10 94	"
	Estate H. Falconer ins			52 62	"
	Goodhue, Louisa			5 12	"
	Carried forward			9,131 26	

SESSIONAL PAPER No. 7

Banque de Montréal.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Halifax	Dec. 19, '97		
"	Nov. 15, 99		
amilton	Aug. 11, '69		
"	June 10, '69		
"	Nov. 1, '58		
"	Mar. 25, '67		
"	Sept. 4, '67		
"	Nov. 1, '58		
"	" 1, '58		
"	" 1, '58		
"	" 1, '58		
"	" 1, '58		
"	Feb. 28, '79		
"	Nov. 5, '58		
"	" 1, '58		
"	Feb. 21, '79		
"	Nov. 1. '58		
"	" 1, '58		
"	Oct. 20, '66		
"	" 20, '66		
"	Nov. 1, '58		
"	Jan. 9, '62		
"	Nov. 1, '58		
"	" 1, '58		
"	June 12, '88		
Kingston	Oct. 19, '76		
"	" 1, '54		
"	May 28, '67		
"	Nov. 1, '51		
"	Nov. 1, '57		
"	Feb. 17, '77		
"	Jan. 20, '58		
"	Feb. 2, '57		
"	Aug. 17, '66		
"	June 14, '66		
"	Aug. 19, '75		
"	May 11, '63		
"	Dec. 31, '59		
"	Feb. 22, '57		
"	April 20, '57		
"	Oct. 22, '57		
"	Feb. 24, '57		
"	Oct. 23, '95		
Lindsay	May 4, '94		
"	Jan. 9, '96		
London	Sept. 30, '70		
"	Sept. 7, '68		
"	April 9, '66		
"	July 7, '71		
"	Aug. 16, '54		
"	July 1, '55		
"	July 1, '55		
"	March 1, '53		
"	Nov. 15, '79		

Bank of Montreal—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			9,131 26	
	Holland, C			15 32	London, Ont
	Hodgins, G			25 09	"
	Joyce, E			192 30	"
	Lewis, E			37 80	"
	Lichfield, D			11 43	"
	Mitchell, J			10 02	"
	Moffatt Co			14 25	"
	McCarthy, Jane			5 18	"
	McDonald, John			6 00	"
	McLaughlin, Mary			11 31	"
	O'Neill, J			7 23	"
	Phillipps, J			17 22	"
	Parker, Eliz			20 00	"
	Robertson, M			5 83	"
	Robinson, Thos			9 70	"
	Rudd, C. B			7 00	"
	Robinson, Thos			7 75	"
	Smart, J			40 00	"
	Smith, J			47 91	"
	Smith, F			11 75	"
	Stevens, Alice			14 45	"
	Todd, R. C			19 00	"
	Thompson, R			45 50	"
	Thompson, W. J			29 57	"
	Unsworth, John			20 00	Edwardsburg, Ont
	Voaden, W			5 00	London, Ont
	Wright, Marianne			53 00	"
	N.S. Relief Fund			51 42	"
	Haskett, W			9 73	"
	Green, Mary, in trust			9 21	"
	Cahill, John			1,000 00	Alvinston, Ont
	McLean, A., in trust			5 00	London West, Ont
	Routledge, Fanny			22 05	London, Ont
	Weir, Deborah			102 45	"
	Haslam, Sol			30 00	"
	Edger, Sarah			50 00	Toronto Junc., Ont
	Hopwood, Mary			21 37	London, Ont
	Allison, J			5 63	Montreal, Que
	Allison, Jas			17 67	"
	Andrews & Co			12 45	Peterboro, Ont
	Anglo-Saxon, Gold Mining Co			15 41	Montreal, Que
	Amyrault T			6 07	"
	Armstrong & Grier, ins. estate of			39 27	"
	Atcherley, Lt.-Col			11 38	"
	Aylwin, C. F			18 03	"
	Armour, J			10 00	"
	Andrews, Jane			392 00	"
	Barron, Lt.-Col. T. S			20 00	"
	Bayley, Helena			29 80	"
	Bank of St. Albans			12 50	"
	Barron, L. P			88 89	"
	Bateman, A. H			5 00	"
	Bellingham, Louisa			5 00	"
	Begley, J. H			22 96	"
	Berry & Co., E			33 53	"
	Carried forward			11,867 69	

SESSIONAL PAPER No. 7

Banque de Montréal.

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	Month Year		
London	May 5, '67		
"	July 7, '71		
"	Sept. 1, '60		
"	May 1, '55		
"	Dec. 12, '55		
"	July 4, '66		
"	June 16, '67		
"	May 2, '70		
"	July 29, '70		
"	Dec. 11, '72		
"	May 1, '55		
"	March 3, '51		
"	July 20, '54		
"	May 1, '55		
"	Feb. 5, '71		
"	Oct. 11, '75		
"	Feb. 28, '78		
"	Oct. 18, '51		
"	Oct. 8, '56		
"	July 15, '68		
"	June 29, '70		
"	July 22, '67		
"	April 14, '70		
"	Dec. 30, '86		
"	Nov. 27, '55		
"	Sept. 8, '55		
"	Mar. 31, '68		
"	Dec. 9, '91		
"	Mar. 16, '95		
"	Nov. 15, '97		
"	Sept. 13, '97		
"	Mar. 10, '98		
"	Jan. 11, '98		
"	June 11, '98		
"	May 26, '98		
"	June 1, '99		
"	Aug. 19, '99		
Montreal	" 19, '33		
"	Jany. 17, '46		
"	Oct. 20, '75		
"	Nov. 4, '71		
"	Aug. 1, '83		
"	Jany. 6, '49		
"	Aug. 9, '67		
"	Jany. 10, '55		
"	Sept. 26, '19		
"	Nov. 15, '53		
"	June 1, '33		
"	Feby. 19, '39		
"	Apl. 19, '41		
"	Jany. 15, '68		
"	" 5, '85		
"	Aug. 7, '51		
"	Mch. 5, '50		
"	July 8, '61		

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		$ cts.	$ cts.	$ cts.	
	Brought forward			11,867 69	
	Beattie, trustees of Jas., insol			454 88	Montreal, Que
	Blackwood, J. M			8 84	"
	Bockus, N. M			6 61	"
	Board of Health			256 77	"
	Bridgeman & Co., G			6 39	"
	Brewster, W. & C			5 97	"
	Bradburn, F			18 52	"
	Brassard Bros			39 75	"
	Brown & Co			11 12	"
	Brown, D., & Watts, J			70 00	"
	Buck, Robertson & Co			31 81	"
	Burwell, Leonidas			101 71	"
	Bulhanan, Ellen			10 00	"
	Blair, John			72 00	"
	Blackburn, R			6 50	"
	Campbell, Mrs			250 00	"
	Campbell, A. C			8 66	"
	Campbell, Arch'd			10 60	"
	Campbell, Gen'l F			14 25	"
	Campbell, P. J			66 00	"
	Campbell, Lt.-Col. A			143 34	"
	Can. Inland For. & Ins. Co.			8 28	"
	Can. Plumbago Co			12 29	"
	Casey, Wm			12 69	"
	Cathcart, Col., Hon. G			7 55	"
	Cathcart, Lady Georgina			54 72	"
	Caron, R. E			9 44	"
	Catlin, H. W			88 50	"
	Charles, P			5 70	"
	Chamberlain, Walker & Co			7 67	"
	Chamberlain & Thomson			9 84	"
	Christian, in trust T. R			340 00	"
	Claremont, E. S			31 30	"
	Côté & Fils			20 63	"
	Creelman & Co., W			13 37	"
	Cramp, T., trustee N.S.R. Fund			51 49	"
	Culner & Cameron			21 35	"
	Cunningham, Mrs. C			5 00	"
	Chamberlain, Jos			120 00	"
	David, D., deceased, estate of			58 78	"
	Desrivières, Hy			5 53	"
	Dick & Co., Jas			10 44	"
	Douglass, Wm			6 97	"
	Douglass, Thos			6 90	"
	Doolittle, L			6 95	"
	Drolet, J. J			37 70	"
	Drummond, Robt			65 02	"
	Drummond, W. D			8 87	"
	Dunn, Susan M			5 70	"
	Dunlop, Hy			30 00	"
	Donaldson, Mrs			40 00	"
	Eddie, C			12 25	"
	Edmonstone, W. Manse, ac			64 03	"
	Elliott, John			7 39	"
	European Assn. Co			179 87	"
	Carried forward			14,827 63	

Banque de Montréal.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Montreal	Aug. 26, '42		
"	May 9, '43		
"	Oct. 13, '60		
"	Feby. 2, '33		
"	May 29, '43		
"	July 8, '54		
"	Sept. 9, '73		
"	Nov. 24, '79		
"	Feby. 6, '80		
"	Nov. 2, '77		
"	Feby. 4, '69		
"	" 23, '75		
"	Sept. 17, '80		
"	Feby. 13, '26		
"	July 24, '85		
"	Jany. 7, '50		
"	June 10, '62		
"	Apl. 14, '56		
"	Dec. 16, '55		
"	" 8, '57		
"	Jany. 28, '62		
"	Mch. 29, '37		
"	Oct. 14, '74		
"	Dec. 9, '45		
"	Sept. 22, '38		
"	Mch. 9, '39		
"	Dec. 20, '53		
"	Nov. 1, '50		
"	June 27, '37		
"	Aug. 19, '48		
"	" 9, '58		
"	May 4, '76		
"	" 26, '51		
"	Nov. 20, '78		
"	" 1, '45		
"	May 30, '68		
"	Jany. 5, '42		
"	July 22, '58		
"	" 7, '49		
"	July 14, '41		
"	Nov. 24, '47		
"	May 24, '45		
"	Oct. 16, '32		
"	Feb. 25, '47		
"	May 18, '50		
"	Sept. 23, '37		
"	Jan. 8, '33		
"	June 9, '74		
"	Feb. 1, '53		
"	Oct. 7, '72		
"	Mar. 6, '56		
"	" 7, '36		
"	July 6, '58		
"	June 8, '43		
"	Oct. 9, '68		

Bank of Montreal—

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		$ cts.	$ cts.	$ cts.	
	Brought forward			14,827 63	
	Fairfield, Lieut. C			9 67	Montreal, Que
	Fisher, D			14 42	"
	Fitzpatrick, John			22 62	"
	Footner, W			7 30	"
	Forbes, C. J			6 21	"
	Fraser, Dr. W. M., Att heirs Robertson			21 11	"
	Garant, F			44 45	"
	Geddes & Heward in liq			8 58	"
	Gilbert, J. M			8 12	"
	Gillespie & Co			10 16	"
	Glennon, John			18 90	"
	Gore, J. A. C			8 67	"
	Grant, C. J. J			11 12	"
	Grant, J. C., executor of, deceassd			10 02	"
	Hall, Richd			40 00	"
	Haldimand, Louis			17 75	"
	Harris, Lieut			6 28	"
	Hardie, W. & J. H			8 55	"
	Henderson, John			6 45	Philipsburg, Que
	Heevy, P. F			10 28	Montreal, Que
	Hibbard & Washburn			12 44	"
	Hodge, Wm			8 15	"
	Hopkins & Co., W			5 55	"
	Holdsworth, A. B			5 00	"
	Howell, M. L			100 00	"
	Hyde, W. H			8 00	"
	Ivory, Val			120 00	"
	Jackson, R. M			10 00	"
	Jervoise, A. C			19 67	"
	Johnson, Lt.-Col. Chas			6 60	"
	Johnston, Col. C. C			31 28	"
	Johnson, (R.B.) M.J			23 44	"
	Johnson, J			5 52	"
	Jones & Burland			9 70	"
	Kane, R., in trust			5 50	"
	Keown, Lieut. H			15 65	"
	Kell, Wm			6 70	"
	Kinnear, Thos			9 20	"
	Lefebvre, Jos			60 31	Belleville, Ont
	Leste, F. W			12 77	Montreal, Que
	Lienais, H			7 07	"
	Lindsay, Mrs. P			34 92	"
	Long, M			14 60	"
	Hunter, Mary			69 00	"
	Mather, R			21 90	"
	Bigg, Geo			7 90	"
	Fortye, Mrs. Jane			97 33	"
	Campbell, Capt. F. F			340 67	"
	Brooks, E. T. B			48 67	"
	Manuel, W			6 80	"
	Marteau, Louis			12 07	"
	Malcolm, J			120 00	"
	Mathie, Robertson & Co			17 93	"
	Mills, T. R			7 65	"
	Carried forward			16,400 28	

Banque de Montréal.

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	Month Year		
Montreal.	Jan. 30, '65		
"	Feb. 6, '45		
"	Aug. 5, '46		
"	June 16, '48		
"	May 25, '83		
"	Dec. 13, '60		
"	July 30, '39		
"	May 5, '49		
"	Mar 23, '55		
"	Feb. 6, '60		
"	May 31, '38		
"	Sept. 18, '51		
"	Mar. 17, '52		
"	Feb. 22, '38		
"	Sept. 27, '43		
"	Dec. 26, '45		
"	Sept. 14, '67		
"	June 16, '45		
"	Oct. 9, '67		
"	June 24, '69		
"	July 16, '59		
"	Sept. 24, '30		
"	Aug. 29, '43		
"	June 13, '63		
"	April 16, '67		
"	Dec. 1, '51		
"	Nov. 28, '53		
"	Dec. 10, '66		
"	May 28, '83		
"	April 26, '39		
"	Jan. 21, '43		
"	Oct. 4, '44		
"	June 15, '77		
"	May 3, '80		
"	July 7, '85		
"	Jan. 22, '40		
"	April 16, '51		
"	Sept. 27, '36		
"	Oct. 7, '68		
"	Mar. 30, '4		
"	June 14, '49		
"	Jan. 16, '57		
"	July 5, '60		
"	" 5, '60		
"	July 5, '60		
"	" 5, '60		
"	" 5, '60		
"	" 5, '60		
"	" 5, '60		
"	Oct. 5, '40		
"	Sept. 21, '36		
"	Jan. 18, '59		
"	May 21, '53		
"	" 15, '49		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			16,400 28	
	Middleton & Co., W			8 07	Montreal, Que
	Miller, J. & J			7 97	"
	Lynch, O			7 62	"
	Michaels, Mrs. F. de, estate of			10 83	"
	Metropolitan Bank, in liquidation			13 15	"
	Montreal Library			24 80	"
	" Water Works			64 90	"
	" City Police			43 10	"
	" Gold Mining Co			14 60	"
	Mowatt, John			8 00	"
	Morin, A. N., Stayner, T. A. & A. Lavigne			35 62	"
	Munro, W., T. B. or Sarah			10 00	"
	McAndrew, estate of R., insolvent			19 43	"
	McFarlane, est. of W. S., insolvent			15 42	"
	McFarlane, A			8 39	"
	McFarlane, Thomson & Co			15 38	"
	McKay, estate of D., insolvent			28 72	"
	McKay, A. W			162 57	"
	McGill, Capt., R.C. Rifles			27 38	Kingston, Ont
	McIver, Murdo			8 00	Montreal, Que
	McOwan & Co., F			38 39	"
	McTavish, estate of Sarah			398 78	"
	McCrea, John			100 00	"
	McLennan, D. L			11 40	"
	Nairn & Co., Jas			835 85	"
	Neave, Arundel			15 02	"
	O'Brien. J. J			6 36	"
	O'Donahue, H			80 00	"
	Parkyn, W			19 22	"
	Peck & Co., J. & J. H			8 00	"
	Perrault, Aug			16 73	"
	Pring, W			5 13	"
	Proctor, Geo			12 40	"
	Prevost, Capt. C. B., Prest			70 00	"
	Queen's Statue, The			5 00	"
	Radford, Capt. W			13 47	"
	Reiplinger, J			6 26	"
	Reynolds, F. C			38 48	"
	Riguey, Jas			6 20	"
	Riley, W			5 09	"
	Robertson, Donald			111 80	"
	Rose, John			38 45	"
	Roy & Co., John			18 88	"
	Ryall, Owen K			16 22	"
	Ryan, John			80 20	"
	Rogers, Sam			200 00	"
	Scott, John			5 10	"
	Scallon & Leprohon			8 75	"
	Simpson, C. S			86 90	"
	Simpson, Cashier A			6 00	"
	Small, P			121 00	"
	Smith, C. W			13 59	London, Ont
	Soupras & Marchand			23 43	Montreal, Que
	Spence, Rev. Alex			169 45	Ottawa, Ont
	Carried forward			19,525 78	

Banque de Montréal.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
ontreal.....	Mar. 17, '47	.....	
"	Jan. 20, '60	.....	
"	July 5, '60	.....	
"	Feb. 1, '41	.....	
"	Jan. 5, '83	.....	
"	Sept. 26, '28	.....	
"	Feb. 6, '42	.....	
"	Nov. 1, '53	.....	
"	July 15, '70	.....	
"	Jan. 10, '38	.....	
"	" 14, '50	.....	
"	July 2, '39	.....	
"	Mar. 21, '57	.....	
"	" 27, '52	.....	
"	May 29, '44	.....	
"	Sept. 22, '73	.....	
"	June 21, '49	.....	
"	" 30, '45	.....	
"	Jan. 11, '61	.....	
"	May 5, '47	.....	
"	Sept. 14, '67	.....	
"	July 28, '73	.....	
"	Nov. 23, '35	.....	
"	Aug. 14, '85	.....	
"	Dec. 31, '37	.....	
"	May 3, '48	.....	
"	June 5, '61	.....	
"	Jan. 13, '42	.....	
"	May 4, '50	.....	
"	Nov. 5, '50	.....	
"	" 21, '50	.....	
"	Feb. 19, '34	.....	
"	Jan. 19, '27	.....	
"	Oct. 15, '67	.....	
"	Feb. 10, '62	.....	
"	Aug. 4, '40	.....	
"	June 18, '81	.....	
"	Dec. 30, '81	.....	
"	Mar. 18, '52	.....	
"	June 5, '67	.....	
"	" 5, '28	.....	
"	Aug. 19, '53	.....	
"	Feb. 21, '50	.....	
"	June 14, '55	.....	
"	Aug. 11, '45	.....	
"	Mar. 7, '53	.....	
"	Dec. 27, '48	.....	
"	Feb. 10, '55	.....	
"	June 1, '49	.....	
"	Dec. 4, '50	.....	
"	Jan. 25, '53	.....	
"	June 11, '59	.....	
"	Mar. 27, '38	.....	
"	Nov. 25, '57	.....	

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			19,525 78	
	Stuart, Calcott & Co., insol. est. of			123 62	Montreal, Que.
	Stevenson, Wm.			13 99	"
	Stevenson, H.			9 58	"
	Stewart, Hy			5 60	"
	Stuart, And			6 80	"
	Strobridge, Geo.			175 53	"
	Stearns, Mrs. B. B.			40 00	"
	Stearns, trustee of deceased			45 55	"
	Stackpool, H.			24 22	
	Strong, S. H.			5 35	"
	Subordinate Fund			17 25	"
	Taylor, C. C.			22 92	"
	Taylor, Hugh G., McKay, R., in trust			17 23	"
	Taylor, Hugh G., Cameron, T. C., executors			312 50	"
	Telfer, Jas.			15 47	"
	Thomson, J.			6 83	"
	Thomas, S.			17 47	"
	Thornton, Jno			5 27	"
	Tilton, S. P. D. & Co., estate			7 65	"
	Tice, Jno			6 67	"
	Tremain, Benj.			21 20	"
	Trudeau & Grenier			8 28	"
	Thom, Rev. Jas			35 82	"
	Urquhart, J.			14 45	"
	Warren, Jas			100 00	"
	Watson, G. D			18 57	"
	Weld, Lorenzo			21 33	Dublin, Ireland
	Whyte, Jos.			55 93	Montreal, Que.
	Wilson, Jas			51 00	"
	Wilkinson, J. L.			8 75	"
	Williams, T.			7 38	"
	Williams, T., special account			16 67	"
	Williams, Hawley			9 00	"
	Worthington, I & C.			8 43	"
	Bruce, O. R.			48 60	"
	Harford, J. A			40 00	"
	Logan, L			50 00	"
	Guibord, G.			9 75	"
	McLaren, W. D.			6 42	"
	Seguin, B.			19 52	"
	Whyte & Gilbert			46 66	"
	Christiana, B.			31 57	"
	Blyer, C. E.			10 00	"
	Meagroz, Portier			511 68	"
	Abrisawa, S.			9 50	"
	Lynch, A.			148 96	"
	Boires, Edward			37 21	"
	Hearle, J. G.			60 89	"
	Horton, E. R.			8 00	"
	Leeds Cooper Co.			15 36	West Broughton, Que
	Nelligan, D, & Madore, J. A.			33 34	Montreal, Que.
	Merchants Marine Insurance Co.			334 00	"
	Allan & Adams			143 54	"
	Carried forward			22,347 09	

Banque de Montréal.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Montreal	July 30, '33		
"	June 2, '34		
"	Feb. 28, '77		
"	April 20, '48		
"	Jan. 18, '40		
"	June 13, '43		
"	July 25, '34		
"	Jan. 24, '37		
"	July 4, '80		
"	" 9, '84		
"	" 9, '33		
"	" 3, '41		
"	May 17, 44		
"	Dec. 3, '46		
"	May 3, '45		
"	Aug. 10, '55		
"	Oct. 3, '36		
"	Sept. 27, '48		
"	Dec. 27, '49		
"	Oct. 3, '36		
"	Nov. 13, '45		
"	Mar. 11, '47		
"	May 3, '53		
"	Jan. 2, '73		
"	July 26, '30		
"	Oct. 5, '57		
"	June 15, '40		
"	April 2, '50		
"	May 8, '76		
"	Mar. 9, '47		
"	May 14, '55		
"	Oct. 24, '54		
"	May 11, '36		
"	Mar. 17, '70		
"	Dec. 15, '49		
"	July 4, '87		
"	Sept. 10, '88		
"	Jan. 4, '88		
"	July 23, '88		
"	" 23, '88		
"	April 29, '89		
"	July 17, '86		
"	Jan. 15, '89		
"	April 22, '90		
"	Oct. 26, '91		
"	Dec. 22, '89		
"	" 17, '92		
"	Jan. 6, '92		
"	Feb. 25, '93		
"	Dec. 18, '95		
"	" 31, '94		
"	July 4, '91		
"	Aug. 21, '93		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			22,347 09	
	Paquin, C. W.			58 14	Montreal, Que
	Court, Jas., assignee			738 87	"
	Powis, H. W.			74 60	Quebec, Que
	Can. Corp. Supply Co.			56 03	Montreal, Que
	Abbott, Sarah			10 21	"
	Arthur, Maggie			217 90	St. Lamberts, Que
	Armstrong, Jennie			344 50	Montreal, Que
	Andrews, Walter			43 63	
	Anderson, Bella			185 54	Montreal
	Alley, J. M			5 85	"
	Allan, Jno. Wm			6 80	"
	Barrett, Margt			95 05	"
	Buttery, Mary			30 66	"
	Brown, Thos			25 49	"
	Blackwood, M			43 33	"
	Badenach, W. F			13 26	"
	Boyer, Jos., in trust			11 45	"
	Belanger, B			12 61	Hochelaga, Que
	Bartlett, Jas. H			22 96	Montreal, Que
	Burdon, T. W			8 97	"
	Black, Margt			131 80	"
	Bougeant, D			7 78	"
	Bell, Elizth			5 67	"
	Beauchamp, M			123 94	St. Laurent, Que
	Beauchamp, Jos. C., in trust			6 60	Montreal, Que
	Burkard, A. M. H. D			1,112 51	"
	Blakeley, Chas			15 94	"
	Cribb, Elizth			34 36	"
	Cassenlet, J			25 06	"
	Caragher, Maggie			132 24	"
	Coudreau, Cath			45 32	"
	Charest, P			31 28	St. Martin, Que
	Champagne, Anna			20 44	Montreal, Que
	Caisedin, Mary			449 47	
	Caldwell, Mary			5 16	Montreal
	Campbell, Betsy			84 11	"
	Candish, Eliza			72 48	St. Laurent, Que
	Conan, F. W., in trust			8 84	Montreal, Que
	Campbell, Jno. M			6 39	"
	Coburn, Minnie			289 31	"
	Dunlop, Margt			51 98	"
	Donovan, C.			1,499 37	Brandon, Man
	DeLisle, C. A			18 22	Montreal, Que
	Ewan, Jas., in trust			42 78	"
	Fitzgibbon, M. D			1,690 26	"
	Fraser, A.			690 16	"
	Frances, M. A			105 18	"
	Fitzimmons, Jas			26 35	"
	Foster, F. S.			9 00	Longueuil, Que
	Finney, Jno			134 52	Montreal, Que
	Forde, Thos			8 65	"
	Fitzgibbons, Wm			1,761 71	Gananoque, Ont
	Gilmour, Robt			409 53	Montreal, Que
	Gautier, R			793 36	St. Cesaire, Que,
	Graham, David			235 77	Chatham, Que
	Carried forward			34,438 48	

Banque de Montréal.

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	Month Year		
Montreal	Aug. 24, '94		
"	Jan. 15, '86		
"	June 23, '96		
"			
"	Oct. 25, '80		
"	May 17, '83		
"	Sept. 3, '96		
"	Dec. 31, '97		
"	June 30, '96		
"	Dec. 31, '98		
"	Oct. 19, '97		
"	Sept. 29, '65		
"	Feb. 10, '68		
"	July 22, '74		
"	Oct. 15, '70		
"	Dec. 17, '88		
"	Mar. 27, '88		
"	May 28, '87		
"	Dec. 31, '94		
"	Aug. 1, '96		
"	Sept. 3, '96		
"	Nov. 10, '97		
"	Dec. 31, '98		
"	" 31, '98		
"	" 31, '98		
"	Apr. 29, '98		
"	Dec. 31, '99		
"	May 3, '77		
"	" 20, '75		
"	" 25, '80		
"	Sept. 24, '87		
"	Aug. 27, '88		
"	Dec. 31, '98		
"	" 31, '00		
"	Sept. 31, '97		
"	Dec. 31, '98		
"	" 31, '98		
"	" 31, '98		
"	" 31, '99		
"	" 31, '99		
"	Aug. 23, '79		
"	" 14, '58		
"	Nov. 8, '89		
"	Dec. 31, '98		
"	Oct. 8, '77		
"	Nov. 27, '69		
"	Jan. 26, '80		
"	Sept. 8, '80		
"	Feb. 23, '87		
"	Dec. 4. '89		
"	" 31, '98		
"	" 31, '99		
"	Jan. 3, '63		
"	Aug. 11, '82		
"	Dec. 31, '93		

Bank of Montreal—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			34,438 48	
	Greenberg, I.			9 28	Montreal, Que.
	Hart, Eliza N.			149 77	"
	Halero, Jane			350 34	"
	Heery, Mary E.			6 84	"
	Howard, Lou.			7 57	"
	Herrebaudt, J. L.			6 05	"
	Johnson, Matthew			216 07	Lachine, Que.
	Johnson, Catherine			561 69	Cornwall, Ont.
	Johnston, Mary A.			22 13	Montreal, Que.
	Kelly, Alice			32 43	"
	Kennedy, Mary			141 58	"
	Lyons, Sophia			51 69	"
	Langlois, Jno			312 66	Port Daniel, Que.
	Lefebre, T. Z.			6 01	Montreal, Que.
	Laliberte, M.			3,393 15	Troy, N.Y.
	Montreal Proprietary School			53 92	Montreal, Que.
	Mudge, Sarah E., in trust			35 38	"
	Mercille, Maria L.			7 99	"
	Montreal Agricultural Society			132 32	"
	Montreal Boulevard Co.			2,638 98	"
	Montreal Plumbago Mining Co.			9 08	"
	Meldrum, Wm.			10 51	"
	MacDonnell, Jno			6 77	Pt. aux Trembles, Q.
	Maston, Jos. B.			7 91	Montreal, Que.
	Myers, Anna M.			18 72	"
	MacDonald, Ann.			16 00	"
	Mackie, Melina			62 92	Birchton, Que.
	Maclean, Alice, M.D.			75 25	Montreal, Que.
	McDonald, Susannah			89 94	"
	McKinnon, Ellen			926 33	"
	McKay, Wm.			859 76	Beauharnois, Que.
	McCormack, Anna			7 57	Montreal, Que.
	McKay, Ellen J.			44 15	"
	McCorkill, Margt.			12 82	West Farnham, Que.
	McClatchey, Mary			10 84	Montreal, Que.
	Macrae, Geo., in trust			15 54	"
	MacDougall, L. S.			5 85	"
	M'Afee, Ellen			24 87	
	M'Afee, Ellen			18 25	
	McDonald, Margt. J			8 86	Montreal, Que.
	McConnell, Mary			169 34	"
	McGillivray, Maggie			10 03	
	McVey, Mary			184 47	Montreal, Que.
	Newnham, Ella L.			5 78	"
	Nash, Jane			2 750 37	"
	Orr, J. G., Beckett, J. E.			85 14	"
	Patchet, Wm. C.			205 95	"
	Prescott, Georgina W.			4 90	"
	Phelan, Albert E.			157 32	"
	Rickens, Kate M.			7 67	"
	Ross, Ellen			6 54	"
	Ross, Murdo			93 62	Lancaster, Ont.
	Rourke, Catherine			470 48	Chartsey.
	Ross, Ella B.			8 04	Missanabie, Que.
	Roach, Eliza			138 21	
	Carried forward			49,104 16	

Banque de Montréal.

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	Month Year		
Montreal	Dec. 31, '92		
"	Apr. 9, '80		
"	Dec. 31, '91		
"	" 31, '93		
"	" 31, '98		
"	" 31, '99		
"	July 21, '73		
"	Aug. 23, '66		
"	Mar. 12, '60		
"	Sept. 30, '78		
"	Dec. 31, '98		
"	Mar. 5, '96		
"	Jan. 7, '96		
"	Dec. 7, '98		
"	July 14, '99		Since claimed.
"	Mar. 31, '77		
"	Dec. 9, '80		
"	Oct. 2, '90		
"	Dec. 31, '99		
"	" 31, '91		
"	Feb. 24, '92		
"	Dec. 31, '92		
"	" 31, '98		
"	" 31, '92		
"	" 2, '96		
"	Aug. 27, '96		
"	Dec. 31, '97		
"	" 31, '98		
"	Mar. 7, '72		
"	June 30, '65		
"	Feb. 25, '63		
"	Dec. 14, '89		
"	" 31, '91		
"	" 31, '91		
"	Oct. 14, '87		
"	Dec. 31, '93		
"	" 31, '93		
"	Jan. 4, '97		
"	" 4, '97		
"	Dec. 31, '98		
"	" 31, '98		
"	" 31, '99		
"	Sept. 15, '97		
"	Dec. 31 '98		
"	" 31, '99		
"	Mar. 22, '58		
"	June 24, '72		
"	Dec. 31, '98		
"	" 31, '98		
"	May 15, '99		
"	Nov. 13, '90		
"	Jan. 13, '92		
"	Dec. 31, '98		
"	" 31, '98		
"	" 31, '99		

Bank of Montreal—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			49,104 16	
	Robertson, Jas. M			16 59	Montreal, Que
	Spence, Geo. A			362 58	Ottawa, Ont
	Simpson, Wm			245 07	Montreal, Que
	Smith, Mary A			17 31	"
	Shallow, F. D			40 67	"
	Struthers, Margt			1,075 47	St. Remis, Que
	Simpson, Jas			20 74	St. Gabriel, Que
	Shand, Eliza A			161 56	Montreal, Que
	Sutherland, Jno. W			5 51	"
	Stansfield, Chas., in trust			33 18	"
	Saur, Emily			24 19	"
	Stenhouse, Wm			22 47	"
	Shepherd, Margt. L			17 84	"
	Syer, W. E			5 79	
	Tait, Geo., in trust			60 11	New Paisley
	Tate, Margt			55 43	Montreal, Que
	Trevor, Richard D			8 06	"
	Turner, Mary			28 44	"
	Taylor, J. M			31 96	"
	Von Bokwin, H			54 25	"
	White, Andrew			194 59	Colorado Springs, Col
	Wellstead, Eliz			8 09	Montreal Que
	Williams, Annie			262 89	"
	Watkins, Rebecca			4 91	"
	Olsen, Kyalder			9 41	"
	Young, Jos			16 00	"
	Young, Wm. H. D			9 40	"
	McNabb, Jas			207 07	"
	Killeba, Ann			24 25	"
	Robinson, Geo			5 00	Newcastle, N. B
	Beaton & Pyke			63 45	New West'ster, B.C.
	Elivart, A			6 20	"
	Royal City Bdg. Soc			69 45	"
	Wilson, A			29 90	"
	Clark, H. M			11 85	Clinton, B.C
	Grant, Minnie			7 60	New West'ster, B.C.
	McKeener, G			8 75	Edmonton, Alta
	Oliver, Jos			150 00	Ladner, B.C
	O'Neil, Bridget			236 80	New West'ster, B.C.
	Stratton, F. E			52 45	"
	Logan, J. A			5 70	"
	Howell, A. H			10 93	Mission, B.C
	Cox, Mar'gt			75 00	New West'ster, B.C.
	Stokes, H. L			8 82	Blaine, Washington.
	Hembrough & Co., estate			115 50	New West'ster, B.C.
	Kerr, Jos			33 00	"
	Nickel, B. C			291 22	St. Paul, Minn
	Davies, G			22 55	Hatzie Prairie, B.C.
	Law, M. G., in trust			15 30	Delta, B.C
	Moffatt, P. J			6 88	New West'ster, B.C.
	Christian, Jno			20 00	Nelson, B.C
	Sciarun, Donato			200 00	"
	Harrigan, Jno			100 00	"
	McCosham, D			460 00	"
	Courage, P. K			125 00	"
	Carried forward			54,259 34	

Banque de Montréal.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Montreal	Dec. 22, '99		
"	" 14, '67		
"	Nov. 18, '62		
"	Feb. 2, '82		
"	Dec. 31, '91		
"	" 31, '98		
"	" 31, '98		
"	Apr. 27, '96		
"	Dec. 17, '96		
"	Aug. 4, '96		
"	May 7, '98		
"	Dec. 31, '98		
"	Aug. 10, '99		
"	Sept. 2, '99		
"	Dec. 17, '85		
"	June 9, '75		
"	Mar. 8, 1888		
"	Dec. 31, 1890		
"	Dec. 31, 1893		
"	June 30, '79		
"	May 27, '82		
"	Jan. 5, '88		
"	Dec. 31, '98		
"	Dec. 22, '96		
"	Oct. 5, '99		Since claimed.
"	Feb. 1, '82		
"	Dec. 31, '98		
"	Oct. 13, '96		
"	Mar. 22, '98		
Newcastle, N.B.	April 27, '75		
New Westm'ster	Oct. 27, '92		
"	June 1, '93		
"	Mar. 2, '93		
"	June 23, '94		
"	Jan. 8, '93		
"	May 10, '94		
"	Dec. 27, '95		
"	June 17, '95		
"	May 23, '96		
"	Oct. 12, '96		
"	April 26, '96		
"	Oct. 17, '97		
"	May 31, '97		
"	Nov. 7, '98		
"	June 28, '99		
"	Aug. 6, '99		
"	Aug. 15, '98		
"	June 9, '99		
"	Feb. 10, '99		Since claimed.
"	Oct. 20, '99		
Nelson	July 20, '98		
"	June 21, '98		
"	Mar. 13, '99		
"	May 2, '99		
"	Oct. 5, '99		

Bank of Montreal—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			54,259 34	
	Ross, H. A			201 50	Nelson, B.C
	Sawyer, W. G			22 72	"
	Spencer, E. A			25 73	Rossland, B.C
	Le Clare, T			30 00	Ottawa, Ont
	Large, Major, J. E. Paymaster			6 73	"
	Pratt & Brooks			7 23	"
	Stannage, J			7 68	"
	McKenna, Jno			24 85	"
	Bell, Mrs. A			34 22	Spanish River, N.B.
	Stevenson, Samuel			13 32	Ottawa, Ont
	Shaw-Sloane, T. J			83 75	"
	Allan, T			7 62	British Columbia
	Kemp, Jno			6 51	Perth, Ont
	McMillan, J			22 00	Chicago, Ill
	Willoughby, T			47 77	Perth, Ont
	Hall, G. B., estate			6 44	Peterboro, Ont
	Goulet, N. P			10 26	Picton, Ont
	Dawson. J. & A. W., executors			7 05	Port Hope, Ont
	Peplow, E			15 00	Cobourg, Ont
	Buchanan, E. R			20 78	Quebec, Que
	Chaudiere Mining Co			5 63	"
	Clark & McKenzie, estate			118 40	"
	Davidson, J			6 20	"
	Dunn, R			24 07	"
	Fraser, Archibald			7 90	"
	Fraser, John			10 34	"
	Grant, Capt. T. A			61 50	"
	Hardy & Gertie			8 55	"
	Hedge, W			7 95	"
	House of Industry			163 53	"
	Hunter, R			29 17	"
	Hunter, J. & A			49 75	"
	Jeffrey, Mrs. H., estate of			33 91	"
	Kendall, W. A			9 29	"
	Keller & Gorthey			9 21	"
	Lepper, Paul			34 83	"
	Lowey, W			27 34	"
	Mercier, David			7 79	"
	Michon, E			38 55	"
	Morris, J			6 31	"
	McCallum, D			25 21	"
	McPherson, C			19 40	"
	Norris, L			5 00	"
	Plamondon, E. P			24 00	"
	Roblin, D			6 10	"
	Sadler, W			59 00	"
	Scott, W. F			15 61	"
	Sproat, R			7 00	"
	Thomson, A. C			100 00	"
	Webster, J			20 26	"
	Woolrich, estate E. P			16 50	"
	Griffin, Pat			23 91	"
	Brighty, Jno			25 00	19, Rochester Sq., London, Eng
	Smith, J. W.			33 44	
	Carried forward			55,901 15	

SESSIONAL PAPER No. 7

Banque de Montréal.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Nelson	April 20, '99		
"	Mar. 11, '99		
"	Dec. 4, '95		
Ottawa	April 12, '70		
"	Nov. 9, '69		
"	April 11, '86		
"	Dec. 14, '80		
"	Nov. 15, '83		
"	Oct. 29, '98		
"	Aug. 3, '99		
"	Mar. 21, '98		
Perth	May 4, '81		
"	June 15, '70		
"	April 23, '77		
"	June 15, '70		
Peterboro	Dec. 17, '60		
Picton	April 11, '72		
Port Hope	Oct. 31, '88		
Cobourg	Oct. 31, '88		
Quebec	May 23, '73		
"	April 20, '52		
"	Sept. 15, '71		
"	June 1, '49		
"	Nov. 7, '52		
"	May 1, '51		
"	Nov. 15, '73		
"	Apl. 12, '52		
"	May 16, '73		
"	Oct. 31, '55		
"	June 1, '49		
"	May 16, '73		
"	" 16, '73		
"	Apl. 16, '70		
"	Nov. 15, '49		
"	" 15, '49		
"	June 1, '49		
"	May 14, '73		
"	Sept. 24, '52		
"	Nov. 12, '52		
"	Mch. 28, '52		
"	May 1, '59		
"	" 5, '59		
"	" 31, '73		
"	Nov. 12, '52		
"	May 3, '59		
"	" 31, '59		
"	" 31, '59		
"	Mch. 6, '60		
"	June 8, '50		
"	May 1, '59		
"	" 12, '51		
"	Feb. 4, '93		
"	Sept. 20, '95		
Regina	June 4, '84		

Bank of Montreal—

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		$ cts.	$ cts.	$ cts.	
	Brought forward			55,901 15	
	Tubby, T			50 00	Moosejaw, N.W.T.
	Whiteway, J. T.			6 40	Regina, N.W.T.
	Williams, A. J			19 50	"
	McArthur, A			20 00	"
	McKenzie, D			50 00	"
	Turcotte, E. L			11 48	"
	Seabright, M			5 77	"
	Trayner, Adam			16 90	"
	Servise, Mary E			6 38	"
	Purvis, A			27 82	Maple Creek, N.W.T
	Evans, H. S			5 24	Ottawa, Ont.
	Smith, P			9 84	Quebec, Que
	Campbell, J. M			25 00	Rossland, B.C
	Davis, M			64 62	"
	Dwyer, J			20 00	"
	Markin & McHale			50 00	"
	McArthur, Colin			50 00	"
	McLean & Co., L			35 61	"
	McHale, Jno			20 00	"
	Creasor, J. A			52 50	"
	Dougherty, Chas			185 47	"
	Haney, E			44 85	"
	McKinnon, Thos			43 28	"
	Olsen, Jas			20 40	"
	Rapp, Chas			16 00	"
	Sherrin, Jno. L			35 76	"
	Dauncey & Foster			5 20	Sarnia, Ont.
	Higginbotham, J., estate			49 00	"
	Langhorn, E			20 00	"
	McPhee, A			6 20	"
	Bargett, E			73 00	Stratford, Ont.
	Clark, A			20 06	"
	Dickie, R. A			50 00	"
	Horne & Burch			7 87	"
	Rice, R			17 41	"
	Reid, A. J			5 00	"
	Johnston, Y. H			50 01	St. Catherines, Ont.
	Miller & Miller			12 24	"
	Wallace, W. P			10 86	"
	Ames & Longmore			6 06	St. John, N.B.
	Spencer, C			7 84	"
	Guy, Bevan & Co			6 56	"
	Barton, Allen			5 75	"
	Lockhart, W. A			425 85	"
	Dean, Jennie M			6 98	"
	Stewart, H. W			10 59	"
	Brown, Sabeski			20 18	St. Thomas, Ont.
	Hogan, J. A			20 83	"
	Marlett, J. B			31 08	"
	Archer, N			9 44	Toronto, Ont.
	Bainbridge & Co., R			7 35	London, England
	Bathurst, L			20 06	Toronto, Ont.
	Biggam, Capt. Wm			7 99	"
	Cawes & Cameron			7 78	"
	Commissariat Dept			5 89	"
	Carried forward			57,721 05	

SESSIONAL PAPER No. 7

Banque de Montréal.

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	Month Year		
Regina	May 21, '84		
"	Nov. 3, '83		
"	June 27, '85		
"	Apl. 22, '87		
"	July 14, '90		
"	Mch. 2, '95		
"	Oct. 15, '96		
"	Nov. 1, '97		
"	" 19, '96		
"	Oct. 15, '96		
Ottawa	Feb. 18, '86		
Quebec	Mch. 6, '60		
Rossland	Sept. 2, '96		
"	Oct. 30, '96		
"	Nov. 10, '96		
"	June 20, '96		
"	Dec. 22, '96		
"	Nov. 30, '96		
"	Oct. 19, '96		
"	Feb. 29, '99		
"	Oct. 24, '98		
"	Mch. 30, '98		
"	June 18, '97		
"	Dec. 9, '98		
"	" 20, '98		
"	Feb. 21, '99		
Sarnia	Dec. 28, '85		
"	Oct. 15, '69		
"	July 3, '83		
"	Apr. 3, '84		
Stratford	Feb. 15, '73		
"	Apr. 10, '82		
"	Aug. 1, '73		
"	July 29, '79		
"	Dec. 20, '74		
"	Apr. 13, '80		
St. Catherines	Jan. 11, '69		
"	" 11, '69		
"	" 11, '69		
St. John	Apr. 7, '74		
"	Mar. 2, '72		
"	July 25, '87		
"	Dec. 15, '92		
"	" 31, '93		
"	Mar. 10, '96		
"	Nov. 15, '99		
St. Thomas	Oct. 31, '59		
"	" 31, '59		
"	" 31, '59		
Toronto	Apr. 2, '72		
"	Jan. 4, '54		
"	Apr. 13, '86		
"	Jan. 15, '73		
"	Dec. 2, '43		
"	Feb. 16, '71		

Bank of Montreal—

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		$ cts.	$ cts.	$ cts.	
	Brought forward			57,721 05	
	Cotton, J			26 50	Toronto, Ont,
	Duffett, J. R			6 00	"
	Ellis, Geo			6 79	"
	Forman, E. J			11 02	"
	Foster, H			5 16	Oshawa, Ont
	Golssman, J. G			6 58	Toronto, Ont
	Grant, D. A			20 00	Red River, N.W.T.
	Hamilton, D			8 00	Toronto, Ont
	Jones, Geo. S			8 72	"
	Kelly, G. M			6 17	"
	Lemon, Hy			27 45	"
	Logan, Francis			5 12	"
	Murray, A			30 25	"
	Robertson, J. H			7 23	"
	Stewart, Thos			60 00	"
	Sweeney, T			23 00	"
	Sutherland, Donald			5 68	"
	Sutherland, J			26 08	"
	Treadwell, T. S			268 35	"
	Toronto Lamplight Co			36 75	"
	Vaughan, J. W			26 85	"
	Wallace, T. H			8 27	London, England
	White, Thos			22 42	Toronto, Ont
	White, Receiver J. & J. White			12 64	"
	Wood, Grant & Co			7 03	"
	Soulsby, Mary E			7 82	"
	Schrivenner, J			85 64	"
	Warner, T. D			9 38	"
	Mills, W. J			8 97	"
	Curzon, S. R			33 30	"
	Gillies, Hannah			28 95	Purpleville, Ont
	Hoste, Lady Alice			5 52	Vancouver, B.C
	McLean, D. R			5 00	"
	Hardment, J			74 00	"
	Robinson, J. E. O			9 08	"
	Blake, J			5 00	"
	Texada Lime Co			5 27	"
	Morrell, C. C., assignee			29 17	"
	British Pac. Invt. Co			5 75	"
	Allen, W. G			5 25	"
	Webb, Mrs. A			5 71	North Bend, B.C
	B. C. Gold Fields & Ex. Co			30 08	Vancouver, B.C
	Campbell, C. E			62 48	"
	B. C. Gold Fields & Bc. Ex. Co			10 00	Barkerville, B.C
	Coppen, A. H			7 60	Spuzzum, B.C
	Hogg, W. T			18 36	Vancouver, B.C
	Melvin, J. G			46 20	"
	Morgan, Harriet			45 00	"
	Ritchie, P. R			24 61	Yukon, N.W.T
	Walsh, A. S			8 00	Queville, B.C
	Riley, W. R			10 15	Vancouver, B.C
	Evans, W. P			10 00	"
	Fleming, G			36 60	"
	Gardner & Robinson, executors			7 25	"
	McCormick, A. A			6 71	Lund, B.C
	Carried forward			59,039 36	

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	Month Year		
Toronto	Oct. 13, '50		
"	Aug. 12, '48		
"	Dec. 16, '74		
"	May 27, '75		
"	Oct. 7, '78		
"	Sept. 30, '85		
"	May 20, '75		
"	Feb. 8, '48		
"	Nov. 9, '57		
"	May 2, '64		
"	Oct. 30, '75		
"	Apr. 14, '46		
"	Oct. 31, '63		
"	Feb. 13, '54		
"	Oct. 11, '40		
"	Nov. 15, '72		
"	July 7, '67		
"	April 1, '57		
"	Oct. 11, '51		
"	Nov. 20, '85		
"	Aug. 8, '82		
"	" 29, '76		
"	" 7, '72		
"	June 24, '72		
"	May 9, '46		
"	Dec. 11, '96		
"	Jan. 4, '97		
"	Oct. 18, '96		
"	" 11, '99		
"	June 8, '97		
"	Nov. 8, '99		
Vancouver	Oct. 10, '88		
"	June 14, '90		
"	Aug. 26, '90		
"	Jan. 21, '91		
"	Apr. 9, '91		
"	Sept. 19, '91		
"	Apr. 9, '92		
"	Jan. 19, '92		
"	July 2, '93		
"	Dec. 2, '94		
"	Jan. 29, '96		
"	Apr. 26, '97		
"	Nov. 11, '97		
"	" 22, '97		
"	May 17, '97		
"	Apr. 25, '98		
"	Aug. 27, '98		
"	May 5, '98		
"	Feb. 24, '98		
"	Dec. 31, '94		
"	" 15, '99		
"	Nov. 4, '98		
"	May 29, 99		
"	Sept. 1, '99		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			59,039 36	
	Snider, C. H.			718 85	Denver, Col
	Richardson, Miss M.			101 46	Vancouver, B.C
	Scott, J. T.			6 30	"
	Campbell, J			20 00	Vernon, B.C.
	Bennett, G. M.			6 35	"
	Donohue, A.			178 84	Rock Creek, B.C.
	Manly & Averill			18 11	Grand Forks, B.C.
	Winters, Chas.			5 63	Penticton, B.C.
	Jewett, C. S			13 43	Whitby, Ont.
	Allan, L. D			60 60	Winnipeg, Man.
	Barley, W. T.			15 00	"
	Barnard, A			9 23	Westbourne, Man.
	Bayner, Ed.			6 35	Winnipeg, Man.
	Barnett, J. H			5 78	Birtle, Man.
	Burnett & Barnard.			5 00	Westbourne, Man.
	Campbell, T			22 78	Winnipeg, Man.
	Cocks, H. L. T.			37 71	"
	Corcoran, J.			10 00	"
	Delaney, E			10 09	"
	Denis, D. A.			14 96	Oak River, Man
	Doyle, F			10 00	Regina, Man.
	Dundas, S. L.			7 50	Winnipeg, Man.
	Fitzpatrick, C.			28 75	"
	Gibb, D			6 09	Minnedosa, Man.
	Gibson, T. J.			9 00	Regina, Man
	G. N. W. Land Co.			6 60	Winnipeg, Man.
	Hammond, H. B.			6 00	Regina, Man.
	Harvey, J.			16 30	Winnipeg, Man.
	Hislop, R			7 36	"
	Hood, W. N., secretary.			7 09	"
	Logan, C. H			21 00	"
	Man. & Col. Ry. Co.			50 00	"
	Milton, J. A. B.			15 29	"
	McCarthy, E.			49 50	"
	McDonald, Jno			8 50	"
	Napier, W			6 49	Prince Albert, N.WT
	Price, W. P			8 03	Carman, Man.
	Rutledge, T			14 44	Rosseau Station, Man
	Sabino, H. L.			13 91	Winnipeg, Man.
	Sherwood, W. J			5 00	"
	Smith, John			5 00	Emerson, Man.
	Starr, E. G. L.			6 66	Winnipeg, Man.
	Stone, F. H			9 90	"
	Stobo, J. B.			15 63	"
	Symes, A T			30 00	"
	Towers, H.			10 00	Regina, N.W.T.
	Tombie, C. S.			5 67	Winnipeg, Man.
	Webster, H. M.			8 90	"
	Wells, C. H			10 00	"
	Wood, R.			39 75	Ft. Qu'Apple, N.W.T
	Wood, W. L.			11 90	Winnipeg, Man.
	Wrightson, T. H.			8 02	" "
	Wyatt, C. J			17 20	" "
	Hoggard, I.			5 75	Springfield, "
	McIntyre, M.			75 00	Winnipeg, "
	Brought forward			60,861 46	

SESSIONAL PAPER No. 7

Banque de Montréal.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Vancouver	Sept. 1, '99		
"	Dec. 19, '95		
"	Jan. 10, '99		
"	Dec. 1, '93		
"	Mar. 4, '95		
"	Nov. 13, '95		
"	" 12, '97		
"	Sept. 30, '98		
Whitby	Dec. 31, '68		
Winnipeg	Apr. 8, '82		
"	Jan. 2, '85		
"	Dec. 21, '81		
"	Oct. 9, '83		
"	" 22, '83		
"	Sept. 20, '80		
"	Oct. 15, '84		
"	" 3, '85		
"	July 29, '86		
"	Dec. 11, '82		
"	Aug. 29, '81		
"	Nov. 25, '84		
"	May 15, '82		
"	Sept. 5, '85		
"	July 9, '83		
"	Mar. 20, '86		
"	Feb. 5, '84		
"	Aug. 11, '85		
"	Sept. 29, '83		
"	July 13, '86		
"	" 31, '82		
"	Feb. 12, '83		
"	July 31, '82		
"	Jan. 20, '85		
"	Feb. 2, '84		
"	July 31, '83		
"	May 22, '86		
"	" 21, '85		
"	Jan. 9, '86		
"	June 1, '83		
"	Jan. 4, '81		
"	Jan. 5, '81		
"	May 31, '83		
"	Jan. 12, '84		
"	June 21, '83		
"	July 31, '80		
"	May 15, '86		
"	Mar. 2, '82		
"	May 31, '83		
"	July 9, '85		
"	Sept. 4, '84		
"	May 15, '84		
"	Mar. 29, '83		
"	July 18, '84		
"	May 9, '87		
"	Nov. 7, '87		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			60,861 46	
	Mills, Philip			5 81	Treherne, Man.
	McArthur, G. J.			15 00	Moosomin, "
	Needham, J. C.			75 80	Winnipeg, "
	Bennett, J. P.			15 15	" "
	Calk, Thos			17 25	Armstrong Lake
	Woodgates, H. V.			22 00	Winnipeg, Man.
	Alston, J. O.			12 20	Milwood, "
	Hartford, S.			10 00	Winnipeg, "
	Radiger, Mrs. M.			6 83	St. Paul, Minn.
	Wilson, Geo.			5 71	Balmoral, Man.
	Rennie, Mrs. M.			7 58	Winnipeg, "
	Williams, E. B.			12 72	" "
	Parry, A. N.			90 98	Beulah, "
	Winnipeg Racquet and Alley Club.			220 10	Winnipeg, "
	Borough, E.			20 82	" "
	Kerr, R.			10 00	" "
	Carrlone, Jno.			13 96	" "
	Drake, Mrs. A. L.			8 08	" "
	Smith, B. M.			5 25	Reaburn, "
	Barker, Mrs. D.			28 65	Winnipeg, "
	Grisborne, H.			7 25	Qu'Apple, "
	Boulton, Jno.			16 29	Winnipeg, "
	Greaves, Mrs. Annie			20 57	" "
	Stewart, Emma L.			17 14	" "
	Waldbrook, M. L.			572 89	" "
	Albro, W. R.			10 00	" "
	Fairbanks, L.			39 95	Woodstock, Ont
	Reid, P			8 00	"
	Cole, Edwin			32 00	Belleville, "
	Hewson, Robt.			151 00	Chatham, "
	Benwick J. W.			82 00	Rodney, "
	"			84 00	" "
	McCullen, Cath.			250 00	Lancaster, "
	Smith, Wm.			106 00	Martintown, "
	Smith, Annie			165 00	" "
	Donaghy, Ellen			355 00	St. Regis Falls, N.Y.
	Hall, H.			1,300 00	Wales Erie Co., N.Y.
	Ryan, Bridget			340 00	London, Ont.
	Harris, W.			1,100 00	"
	Fitzpatrick, J.			300 00	Albert, N.B.
	Watson, D.			4,000 00	Louisville, Ky
	Cameron, A.			500 00	"
	"			150 00	"
	Simons, Jemima			484 00	New York
	Gillan, Ann			73 00	Ottawa, Ont.
	Hamilton, Jane			118 00	" "
	Brown, Ann			140 00	" "
	Samson, Hans			100 00	Maberley, "
	Corbin, A. F.			153 00	Rossland, B.C.
	McCarthy, G. G.			375 00	Trail, "
	"			200 00	" "
	Stevenson, Wm.			370 00	Rossland, "
	Carlyle, Mrs. H. M.			1,300 00	" "
	"			700 00	" "
	"			500 00	" "
	Carried forward			75,585 44	

Banque de Montréal.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Winnipeg	July, 16, '88		
"	May 26, '88		
"	July 12, '88		
"	Oct. 28, '91		
"	Dec. 1, '91		
"	Jan. 29, '92		
"	Sept. 29, '93		
"	Mar. 19, '94		
"	July 15, '95		
"	May 14, '95		
"	Feb. 7, '96		
"	Nov. 6, '96		
"	May 7, '96		
"	May 31, '93		
"	Dec. 3, '97		
"	Jan. 7, '97		
"	Feb. 24, '97		
"	Sept. 7, '97		
"	Nov. 1, '97		
"	Oct. 6, '98		
"	Jan. 13, '98		
"	Mar. 11, '97		
"	Mar. 29, '98		
"	Sept. 26, '99		
"	April 11, '99		
"	Nov. 21, '87		
Woodstock	Dec. 31, '59		
"	Dec. 31, '59		
Belleville	July, 11, '85		
Chatham, Ont	April 6, '98		
"	Dec. 31, '98		
"	Dec. 31, '98		
Cornwall	April 6, '58		
"	June, 27, '99		
"	Nov. 2, '99		
"	" 18, '99		
Hamilton	June 3, '96		
London, Ont	Dec. 31, '91		
"	Nov. 15, '98		
Moncton	" 24, '98		
Montreal	July 4, '65		
"	Oct. 17, '66		
"	" 17, '66		
"	July 13, '98		
Ottawa	April 28, '63		
"	Jan. 28, '81		
"	May 16, '87		
Perth	April 10, '83		
Rossland	Sept. 15, '98		
"	Jan. 5, '99		
"	" 28, '99		
"	" 30, '99		
"	June 8, '99		
"	Aug. 5, '99		
"	Sept. 1, '99		

Bank of Montreal—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			75,585 44	
	Patton, Mrs. E.			400 00	Rossland, Man.
	Currie, Neil			150 00	Cass City, Mich.
	Gibson, Dickson			100 00	Amutree, Ont.
	McKay, Jos			330 00	Stratford, Ont
	Graham, R			50 00	Winnipeg, Man.
	Mitchell, Mrs. Amelia			626 00	"
	Howcroft, Jno.			300 00	Vancouver, B.C.
	Cook, Jane T.		12 00		Montreal, Que.
	McTavish, Jane		30 00		"
	"		30 00		"
	Wales, Chas		12 00		St. Andrews, N.B.
	McChlery, J.		7 00		Georgetown, Ont.
	Christie, Mrs. A. P.		46 61		St. Johns, Que.
	Fitzgerald, A. J		32 00		Quebec, "
	Anderson, T. B., in trust		48 00		Montreal, "
	Tipson, J		6 40		" "
	Rutherford, Wm.		120 00		" "
	Low, Jas		36 00		Lachine, "
	McDonald, Lilla		70 00		Cornwall, Ont.
	McChlery, Jno., executors of		10 00		London, "
	Houliston, Alex.		60 00		Three Rivers, Que.
	Blair, David		40 00		Metis, "
	"		40 00		" "
	Burstall, J. F.		10 00		Quebec, "
	"		10 00		" "
	Chatham, Mrs. J., executors of		10 00		Chatham, "
	Blair, David		40 00		Metis, "
	Vibert, P. D.		10 00		Gaspé, "
	No record	12 16			No record.
	"	15 27			"
	"	25 55			"
	"	1,015 95			"
	Hensley, C. F.	389 33			"
	No record	12 06			"
	Campbell, J	7 25			"
	G. T. Ry., 1st Nat. Bank.	15 00			New York
	No record	48 67			No record.
	"	539 97			"
	"	212 43			"
	C. P. Ry., W. H. Scorpe	21 60			"
	Montreal Silk Mills Co.	27 73			Montreal, Que.
	No record, C. F. Junge	141 87			New York
	" Hunt Barnes & Co.	48 50			Montreal, Que.
	"	20 00			No record.
	" E. Ransom.	20 00			"
	"	53 41			"
	" Watters Deverell & Co.	97 33			London, Eng.
	" Forbes, J.	58 40			"
	"	253 24			No record.
	"	45 85			"
	Houliston, J., Palichs J	486 66			London, Emg.
	Baron, G. H.	5 02			No record.
	Watt, F. M., Allan, D.	10 00			"
	Howie, J.	19 74			Winnipeg, Man.
	Cornle, Daniel	600 00			New York.
	Carried forward	4,202 99	680 01	77,541 44	

SESSIONAL PAPER No. 7

Banque de Montréal.

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	Month Year		
Rossland	Dec. 7, '99		
Sarnia	Feb. 22, '81		
Stratford	" 1, '90		
"	June 25, '98		
Winnipeg	Mar. 4, '89		
"	April 17, '97		
Vancouver	Dec. 31, '89		
Montreal	June, 1, '48		
"	" 1, '48		
"	Dec. 1, '48		
"	" 1, '51		
"	" 1, '52		
"	June, 1, '53		
"	" 1, '57		
"	Dec. 1, '57		
"	June 1, '59		
"	" 1, '60		
"	" 1, '77		
"	" 1, '82		
"	" 1, '88		
"	Dec. 1, '92		
"	June 1, '94		
"	" 1, '95		
"	" 1, '94		
"	Dec. 1, '95		
"	" 1, '95		
"	" 1, '98		
"	" 1, '99		
Hamilton	Nov. 14, '82		
"	Feb. 20, '83		
Halifax	Jan. 25, '77		
"	April 4, '85		
"	Feb. 6, '86		
Montreal	April 16, '84		
"	June 13, '93		
"	" 7, '93		
"	Feb. 1, '81		
"	Nov. 11, '81		
"	Sept. 5, '84		
"	" 14, '90		
"	Aug. 3, '91		
Ottawa	April, 8, '93		
"	Jan. 12, '94		
"	" 13, '84		
Peterborough	" 31, '93		
St. John, N.B.	Oct. 2, '90		
Toronto	July, 30, '80		
"	Jan. 4, '82		
Winnipeg	Dec. 2, '85		
"	July 16, '88		
Montreal	Oct. 13, '96		
Quebec	Mar. 10, '97		
Montreal	Dec. 23, '97		
Vanvouver	May 6, '98		
Nelson, B.C.	Dec. 20, '98		

Bank of Montreal—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward.....	4,202 99	680 01	77,541 44	
	Pink Emb. Club, Hazel Alwood....	5 00	.....	.....	New York.....
	Gardner, J.....	34 06	.....	.....	Quebec, Que .....
	Rt. Hon. Lord Strathcona and Mount Royal.....	47 46	.....	.....	Montreal, " .....
	Alleger, G. L.....	53 25	.....	.....	Yukon Territory....
	Shannon, C. V.....	10 00	.....	.....	" ....
		4,352 76	680 01	77,541 44	

I declare that the above statement has been prepared under my direction and is

We declare that the above return is made up from the books of the bank, and that

MONTREAL, this seventeenth day of January, 1905.

Banque de Montréal.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Rossland	Jan, 23, '00		
Quebec	Oct. 28, '99		
Vancouver	July 3, '99		
"	Aug. 22, '99		
"	Sept. 19, '99		

correct according to the Books of the Banks.

F. J. LEWIS, *Chief Accountant.*

to the best of our knowledge and belief it is correct.

GEO. A. DRUMMOND, *Vice-President.*

E. S. CLOUSTON, *General Manager.*

BANK OF

STATEMENT of Dividends and Drafts or Bills of Exchange remaining unpaid and upon which no interest has been

NOTE.—In case of Moneys deposited for a fixed period, the five

BANQUE DU

ÉTAT des dividendes et traites ou lettres de change restant impayés et montants intérêt n'a été payé

NOTE.—Dans le cas de deniers déposés pour une période fixe, les

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Bayard, William, M.D			1,000 00	St. John, N.B
	Bailey, Charles and Theodosia			662 00	"
	Black, J. L			0 07	Sackville, N B
	Breen, Fred C			200 00	St. John, N.B
	Burns, Thomas, William and Mary			1,181 00	Hampton, N.B
	Calhoun, W			40 75	St. Martins, N.B
	Campbell, George and Mary A			124 69	Dipper Harbour, N.B
	Clark, G. H			1 13	St. John, N.B
	Cowan, Joshua E			500 00	"
	Day, Stephen S			37 00	Unknown
	Drury, C. W			18 53	"
	Ellis, John			1 18	"
	Gerow, Jacqueline N			203 72	Glasgow, Virginia
	"			143 51	"
	Gilmour, Emily R			1,500 00	St. John, N.B
	Hammond, Ida M			450 00	"
	Hanington, F. E			200 00	"
	Hanington, A. H., trustee			100 00	"
	Hewlett, Mary E			145 89	Queenstown, N.B
	Hastings & Pino			0 51	St. John, N.B
	Jordan, Luther			2,686 00	"
	Kilpatrick, John			633 00	West River, Albert Co., N.B
	Kinney & Co			1 03	St. John, N.B
	Keystone Fire Insurance Co			0 60	"
	Kelly, J. C			1 87	"
	King, G. G. & W. C			1 00	Chipman, N.B
	Lawton, J. F			0 22	St. John, N.B
	Liquidators Maritime Bank			4 50	"
	Lee, Catherine			135 61	Little River, N.B
	Lordly & Co., A. J			0 09	St. John, N.B
	Lynch, William			100 00	St. John West, N.B.
	Morris, Hugh, jr			100 00	St. John, N.B
	Marston, R. H., General Manager			0 91	"
	Carried forward			10,174 81	

NEW BRUNSWICK.

Amounts or Balances in respect to which no transactions have taken place, or paid for five years and upwards.

years shall be reckoned from the termination of said fixed period.

NOUVEAU-BRUNSWICK.

ou balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun pendant cinq ans ou plus.

cinq ans seront calculés depuis l'expiration de la dite période fixe.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
St. John, N.B.	Feb. 15, '99		
"	Aug. 2, '97		
"	April 8, '97		
"	" 27, '99		
"	Dec. 20, '97		
"	Nov. 6, '95		
"	Aug. 20, '98		
"	Jan. 10, '96		
"	Aug. 28, '99		
"	Jan. 5, '78		
"	" 31, '94		
"	" 2, '94		
"	May 16, '98		
"	" 30, '99		
"	June 13, '98		
"	Aug. 23, '99		
"	" 2, '97		
"	July 14, '99		
"	Dec. 20, '96		
"	Sept. 6, '98		
"	Nov. 15, '99		
"	Dec. 13, '97		
"	July 2, '94		
"	Nov. 19, '97		
"	Mar. 2, '99		
"	Feb. 16, '99		
"	Aug. 3, '95		
"	June 1, '97		
"	Aug. 6, '97		
"	July 6, '99		
"	Dec. 23, '98		
"	May 28, 72		
"	" 1, '99		

Bank of New Brunswick—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			10,174 81	
	Magee, Fred			0 70	Port Elgin, N.B.
	Myles, James			33 75	St. John, N.B.
	McGuiggan, Josephine and Annie			200 00	"
	McInnis, Jane			200 00	"
	McLeod, E., assignee Driscoll Bros.			11 79	"
	McLeod, E., assignee L. H. De Veber & Sons			24 75	"
	McAlpine & Co., D			0 46	"
	McInerney, J.			0 03	Unknown
	McCullough, Elizabeth			162 32	Brooklyn, N.Y.
	McFate, W. A.			5 10	St. John, N.B.
	McPhail, A.			76 37	"
	Noonan, Catherine and Jeremiah			1,268 83	Providence, R.I.
	Parker, A. G.			2 69	St. Martins, N.B.
	Peters, I. Grace			0 15	London, Ont.
	Prince, Seth and Bessie			100 00	Freeport, N.S.
	Russell, H. C.			2 55	Unknown
	Robertson, J. C.			2 51	St. John, N.B.
	Sears, Emily			2,000 00	Halifax, N.S.
	Saunders, L. B			1,000 00	St. John West, N.B.
	Sandall, Fred			1 02	St. John, N.B.
	Schofield, G. A. (Jones Estate)			40 77	"
	Shaw, A.			17 43	Unknown
	Tisdale, Sarah E., deceased, est. of			372 26	St. John, N.B.
	Vaughan, David, administrator			2,145 16	St. Martins, N.B.
	Vaughan, S., deceased, estate of			41 26	"
	Wilson, A. D.			1 42	St. John, N.B.
	Wilbur, Sarah A			203 43	Midway Albert Co., N.B
	Boulter, Nelson			25 00	Tryon, P.E.I.
	Connell, Annie L.			1 00	Summerside, P.E.I.
	Dobson, Mary			50 00	"
	Forsythe, Elizabeth			13 00	"
	Greehan, Francis			100 00	Newton, P.E.I.
	Hickey, Mary			50 00	Summerside, P.E.I.
	McMillan, Joseph			50 00	Clermont, P.E.I.
	Rowe, Mary J.			65 00	West Devon, P.E.I.
	Sweeny, James			94 50	Summerside, P.E.I.
	Panton, Mrs. W. P.			20 00	"
	Total			18,558 06	

I declare that the above statement has been prepared under my direction

We declare that the above return is made up from the books of the Bank,

St. John N.B., January 13, 1905.

Banque du Nouveau Brunswick.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
St. John, N.B.	Dec. 14, '99		
"	May 1, '99		
"	Nov. 30, '99		
"	Dec. 22, '97		
"	Oct. 13, '79		
"	Jan. 4, '94		
"	Mar. 1, '95		
"	" 1, '95		
"	Sept. 28, '96		
"	Mar. 19, '97		
"	April 4, '98		
"	Dec. 21, '97		
"	Mar. 1, '95		
"	Jan. 15, '96		
"	June 4, '97		
"	May 26, '91		
"	Nov. 27, '99		
"	Oct. 19, '97		
"	May 22, '99		
"	Oct. 3, '98		
"	Dec. 1, '98		
"	Feb. 16, '90		
"	Dec. 28, '96		J. H. McAvity, executor, St. John, N.B.
"	" 21, '96		
"	April 12, '97		David Vaughan, executor, St. Martins, N.B.
"	Jan. 7, '95		
"	Dec. 29, '99		
Sum'rside, P.E.I	Oct. 23, '96		
"	May 4, '99		
"	Mar. 8, '99		
"	Oct. 25, '99		
"	Mar. 23, '99		
"	Nov. 18, '99		
"	Dec. 28, '99		
"	July 13, '99		
"	Aug. 20, '77		
"	Oct. 17, '99		

and is correct according to the books of the Bank.

W. P. STAVERT, *pro Chief Accountant.*

and that to the best of our knowledge and belief it is correct.

JAMES MANCHESTER, *President.*
W. E. STAVERT, *General Manager.*

QUEBEC

STATEMENT of Dividends and Drafts or Bills of Exchange remaining unpaid and which no interest has been paid

NOTE.—In case of Moneys deposited for a fixed period, the five

BANQUE

ÉTAT des dividendes et traites ou lettres de change restant impayés et montants ou n'a été payé pendant

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Armstrong, L			1 26	Quebec
	Ballard, Cecelia			1 12	Bergerville
	Bogue, C. M.			0 47	Quebec
	Bradley, K. M			0 09	"
	Bradley, A. B			2 21	"
	Brown, M			1 21	"
	Barbour, W., estate deceased			0 95	"
	Bradley, A			1 58	"
	Brown, W., estate deceased			1 66	Beauport
	Beanier, E			0 32	Quebec
	Bernhardt, J			0 90	"
	Beaupre, L			0 69	"
	Bell, D			1 40	Chaudiere
	Britten, J			0 08	Quebec
	Blackwood, Ann			0 32	"
	Berg, Louis			0 32	"
	Brown, Rachel			1 49	"
	Brown, W			0 09	"
	Bender, M. E			1 77	Montmagny
	Bois, E			1 11	Quebec
	Buchanan, Mary E			0 78	Lévis
	Baker, John L			3 73	Grand Riv., Gaspe Co
	Bain, Jas., Capt			1 95	Quebec
	Campbell, A			3 09	"
	Carrell, J			1 07	"
	Connolly, M			2 93	"
	Cohoon, M			1 79	"
	Church, C. P. E			2 44	"
	Choldich, J			0 29	"
	Courtney, C			0 61	"
	Carson, Mary			0 08	"
	Clarke, Ellen			2 22	"
	Cloutier, Fabien			0 48	"
	Desjardin, Louis P			9 06	Mal Baie
	Carried forward			49 56	

BANK.

Amounts or Balances in respect to which no transactions have taken place, or upuo for five years and upwards.

years are reckoned from the termination of said fixed period.

DE QUÉBEC.

balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun intérêt cinq ans ou plus.

ans seront calculés depuis l'expiration de la dite période fixe.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Quebec	Sept. 7, '71		
"	Oct. 14, '91		
"	Mar. 30, '92		
"	Aug. 27, '70		
"	May 18, '74		
"	Feb. 4, '74		
"	Mar. 31, '75		
"	Apr. 9, '75		
"	Sept. 8, '76		
"	Aug. 15, '79		
"	May 11, '81		
"	Sept. 15, '83		
"	Aug. 7, '67		
"	Oct. 16, '64		
"	Dec. 27, '64		
"	Feb. 1, '70		
"	Nov. 14, '87		
"	Oct. 15, '86		
"	" 2, '88		
"	Mar. 21, '91		
"	Jan. 19, '99		
"	Sept. 6, '99		
"	Nov. 6, '99		
"	May 19, '70		
"	" 21, '71		
"	Mar. 8, '71		
"	Nov. 10, '74		
"	June 27, '74		
"	July 2, '77		
"	Sept. 10, '83		
"	Dec. 4, '86		
"	May 28, '68		
"	Feb. 16, '69		
"	Dec. 27, '83		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			49 56	
	Dundon, J			0 96	Quebec
	Donn, J			0 20	"
	Dumaresg, Esther			0 57	New Carlisle
	Dempsey, C			1 54	Quebec
	Economy Slugging Machine Co.			21 69	"
	Enright, Thos			0 90	"
	Ellett, M			1 12	"
	Ellis, J			0 95	"
	Fry, F. M			2 95	"
	Fitzgerald, J			0 78	"
	Falck, J			0 13	"
	Fitzgerald, J. M			0 06	"
	Flynn, R			6 24	"
	Forrest, Annie M			0 10	Waterloo
	Godbout, Simon, estate deceased			1 00	Lévis
	Graham, Henrietta			1 29	Quebec
	Gallagher, Catherine			0 84	"
	Gamble, Wm			0 75	"
	Flanagan, Christopher, est. deceased			0 08	"
	Farrell, Mary			0 05	"
	Fitzgerald, ———			1 06	"
	Gonx, H. F			0 53	"
	Goodwin, E. G			1 66	"
	Harris, C			0 63	"
	Horan, W			0 69	"
	Holt, J			1 07	"
	Henderson, W			2 15	"
	Hughes, P			14 78	"
	Hearn, C			0 34	"
	Hunter, M. M			1 34	"
	Hunter, Rachael			9 87	"
	Horan, Honora			0 66	"
	Joy, Johannah			1 14	"
	Johnson, R			0 29	St. Jean Chrysostome
	Johnson, E			1 22	Quebec
	Jacobs, G. H			1 39	"
	Jackson, J			7 26	"
	Judge, C., in trust, deceased			0 56	"
	Knight, A. F. A., estate deceased			13 52	"
	Kennedy, Bridget			29 20	"
	Knight, A			0 77	"
	Kennedy, Patrick			0 07	"
	Kane, Robert			3 75	"
	Knight, E			0 80	"
	Kane, John			13 39	"
	Lunnie, Daniel			6 00	South Ireland
	Lundy, J. B			0 38	Quebec
	Lemesurier, E. V			0 60	"
	Letarte, Nap			0 94	"
	Leader, George			0 33	"
	Lindsay, John			0 97	"
	Lennon, E			1 38	"
	Lindsay, Mrs. E. L			0 61	"
	Labbé, E			0 71	"
	vin, E. A			0 29	"
	Carried forward			212 11	

Banque de Québec.

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	Month Year		
Quebec	Aug. 21, '90		
"	July 2, '78		
"	Sept. 19, '82		
"	" 2, '70		
"	Apr. —, '96		
"	May 22, '85		
"	Dec. 5, '70		
"	June 6, '70		
"	Sept. 10, '95		
"	May 8, '66		
"	Feb. 3, '72		
"	Mar. 2, '74		
"	May 21, '75		
"	" 1, '99		
"	Jan. 7, 97		
"	June 22, '89		
"	Apr. 28, '68		
"	Mar. 31, '65		
	Nov. 21, '66		
"	Mar. 4, '69		
"	Feb. 6, '70		
"	Mar. 6, '74		
"	Nov. 14, '73		
"	May 31, '70		
"	July 4, '94		
"	Feb. 9, '71		
"	July 18, '76		
"	Sept. 15, '71		
"	Jan. 21, '89		
"	July 2, '85		
"	Aug. 16, '67		
"	" 12, '69		
"	Apr. 27, '67		
"	" 18, '70		
"	Sept. 5, '71		
"	Dec. 16, '72		
"	" 17, '73		
"	" 3, '89		
"	July —, '93		
"	Aug. 9, '79		
"	" 10, '67		
"	Nov. 12, '68		
"	Apr. 4, '91		
"	Aug. 20, '83		
"	Dec. 23, '70		
"	Oct. 27, '94		
"	Mar. 29, '66		
"	Oct. 10, '84		
"	June 22, '86		
"	Nov. 6, '76		
"	" 27, '76		
"	July 18, '81		
"	Nov. 14, '82		
"	May 2, '83		
"	July 16, '83		

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		$ cts.	$ cts.	$ cts.	
	Brought forward			212 11	
	Lamb, H. J			7 70	Quebec
	Maloney, Michael, tutor			9 70	Indian Cove
	McKenna, E			0 02	Quebec
	Mills, Elizabeth			0 96	"
	McNeil, Donald			0 62	"
	Mullins, John			0 81	"
	McLaughlin, J			0 95	"
	Murphy, E			0 40	"
	Moodie, S. C			0 43	"
	Moodie, W			1 15	"
	Menard, Theophile			4 32	"
	McGibbon, A. B			2 77	Lévis
	O'Connell, J			1 63	Quebec
	O'Brien, M			0 98	"
	O'Neil, W			0 12	"
	Orr, Robert			0 15	"
	O'Neill, N			0 27	"
	O'Donohue, J			1 97	"
	O'Donnell, J			1 35	"
	Ouimet, G			1 06	"
	Parke, Jas., estate deceased			66 24	Levis
	Plamondon, R			1 00	Quebec
	Pelletier, J. E. C., estate deceased			3 91	"
	Palmer, E. G			4 60	"
	Powers, Margaret			5 09	"
	Peverley, J			0 72	"
	Patton, Deborah, deceased			0 84	"
	Poulin, T			0 67	"
	Poirier, Jas			0 15	"
	Paquet, J. A			1 20	"
	Rail, Louis S			1 59	"
	Ritchie, Harriet			7 08	St. Jean Chrysostome
	Reynolds, Wm			0 38	Quebec
	Reilly, Thos			0 29	"
	Rees, M			1 27	"
	Ramsay, Mary			0 14	"
	Rusk, J			1 11	"
	Robinson, S			0 14	"
	Rusk, J			1 83	"
	Robitaille, E. T			2 51	"
	Reason, E			1 38	"
	Rusk, John			1 38	"
	Ridd, E			0 33	"
	Rowley, Robt			2 61	"
	Sheriden, J			2 99	"
	Stewart, John			4 48	"
	Sbire, Matt			0 22	"
	Shea, Jas			0 22	"
	Sinjohn, A			0 73	"
	Smith, E. F			0 05	"
	Scott, A			0 43	"
	Shaw, C			0 37	"
	Saul, C			1 81	"
	Stewart, Geo			0 76	"
	Sears, J			1 56	"
	Carried forward			369 55	

Banque de Québec.

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	Month Year		
Quebec	June 24, '97		
"	June 17, '84		
"	Mar. 10, '65		
"	Jan. 30, '69		
"	June 10, '69		
"	Sept. 2, '69		
"	Jan. 16, '72		
"	Dec. 20, '77		
"	Aug. 23, '79		
"	" 23, '79		
"	July 28, '84		
"	Mar. 31, '71		
"	Feb. 22, '65		
"	" 28, '66		
"	Apr. 12, '70		
"	" 11, '78		
"	Sept. 23, '78		
"	Nov. 2, '88		
"	Oct. 30, '88		
"	Mar. 14, '91		
"	June 12, '76		
"	Jan. 29, '98		
"	Oct. 13, '83		
"	Apr. 22, '67		
"	Jan. 30, '66		
"	Mar. 6, '74		
"	Aug. 22, '91		
"	Dec. 18, '83		
"	Aug. —, '95		
"	Sept. —, '96		
"	Nov. —, '96		
"	May 4, '69		
"	Dec. 18, '65		
"	" 18, '65		
"	Oct. 31, '66		
"	Apr. 13, '69		
"	Dec. 10, '69		
"	Nov. 10, '70		
"	Aug. 15, '76		
"	Dec. 2, '78		
"	Feb. 16, '78		
"	Aug. 1, '82		
"	Nov. 16, '90		
"	July 2, '97		
"	Mar. 29, '66		
"	Jan. 9, '69		
"	Mar. 2, '68		
"	Sept. 1, '69		
"	Nov. 14, '70		
"	Sept. 15, '71		
"	Aug. 11, '76		
"	Feb. 20, '77		
"	Oct. 3, '78		
"	Nov. 28, '78		
"	Mar. 14, '81		

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		$ cts.	$ cts.	$ cts.	
	Brought forward			369 55	
	Stock, J			2 39	Quebec
	Simard, T			1 46	"
	Turgeon, Jos			62 16	"
	Tremblay, Joseph			3 22	St. Henri de Lauzon.
	Taché, Lady, estate deceased			0 85	Quebec
	Taylor, B. T			0 86	"
	Taylor, Sam., estate deceased			49 20	"
	Vezina, A			0 33	"
	Warren, Charlotte			0 30	"
	Watters, Francis			2 17	"
	Wood, Wm			0 28	"
	Wilson, J. B			0 65	"
	Woodhouse, W			2 52	"
	Warren, Jeannie S			0 30	"
	Young, D. D., estate deceased			12 36	"
1260	Estate Jas. Hunt A. F. Hunt	£127-15-0			"
	" A. F. A. Knight			13 52	C/o Wm. Walker, Q.
	" Jas. Poirier			0 15	168 Commissioner st.
	" Louis S. Rael			1 59	Cape Despair, Cape Cove, Gaspé Co.
	" J. A. Paquet			1 20	Quebec
	" Tremblay & Duchaine			0 41	Murray Bay
	" F. A. Lemieux, jr			0 75	Quebec
	" Flynn, R			0 13	"
	Bates, Mrs. Orillia			15 19	Daly Ave., Ottawa.
	Brown, D			4 31	Hull, P.Q
	Brewer, Mrs. B			0 83	Ottawa
	Baird, D. S			1 18	Fitzroy Harbour
	Craig, C. E., in trust			5 75	Rideau Club
	Forrest, Josie A. S			11 45	Hull, P.Q
	Hamilton, Jane			1,432 38	Ottawa
	Hodgins, Joseph			215 35	Carp, O
	Hone, Pat			5 23	Manotick, O
	Jones, R			3 62	Ottawa
	Labbe, Octave			4 45	435 Sussex St., Ott'wa
	Meagher, M. A			0 98	469 Cooper "
	Maguire, F. M			0 42	264 Albert "
	Mulligan, S			3 00	Ottawa
	Paget, D			98 84	"
	Pearce, S. J			15 52	"
	Pigeon, R			4 45	Plantagenet, O.
	Power, Lawrence			2,033 67	Templeton, P.Q.
	Radford & Goyer			4 87	Ottawa
	Rankin, William			8 62	Cascades, P.Q.
	Tilly, W. J			0 76	Ottawa
	Toughey, Margt			13 62	Blackburn, O.
	Waddell, Margt. J			1,501 40	Ottawa
	Wade, J			10 20	"
	Andrews, T			0 01	Thornbury
	Anderson, H			0 58	Toronto
	Borst & Co., M. J			80 37	
	Baller, W			7 00	
	Briggs Bros			0 23	
	Buck, W. T			0 06	Waubashene
	Burchall, J			0 02	Toronto
	Carried forward	£127-15-0		6,010 71	

Banque de Quebec.

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	Month Year		
Quebec	Aug. 24, '85		
"	Dec. 31, '91		
"	" 23, '73		
"	Apr. 3, '84		
"	" 14, '86		
"	Dec. 2, '89		
"	Jan. 3, '93		
"	June 26, '82		
"	Jan. 14, '67		
"	May 13, '69		
"	Feb. 18, '69		
"	Sept. 14, '75		
"	May 28, '77		
"	July 9, '84		
"	Jan. 18, '82		
"	Feb. 17, '97		
"	July —, '93		
"	Aug. —, '95		
"	Nov. —, '96		
"	Sept. —, '96		
"	Jan. —, '98		
"	June —, '98		
"	Oct. 23, '99		
Ottawa	July 4, '66		
"	Feb. 26, '75		
"	" 1, '99		
"	Apr. 13, '94		Deceased.
"	July 14, '99		
"	Aug. 11, '86		
"	Sept. 27, '92		
"	Feb. 14, '99		
"	Mar. 4, '96		
"	May 6, '76		
"	Sept. 7, '95		
"	May 16, '93		
"	Aug. 28, '99		
"	July 24, '94		
"	Jan. 26, '65		
"	Oct. 28, '68		
"	July 22, '97		
"	Oct. 15, '84		
"	June 3, '74		
"	May 25, '95		Deceased.
"	Nov. 5, '94		"
"	Sept. 21, '99		
"	Apr. 6, '76		
"	" 19, '76		
Toronto	Dec. 2, '70		
"	May 7, '77		
"	Nov. 28, '63		
"	Sept. 7, '65		
"	Feb. 25, '67		
"	Dec. 9, '72		
"	June 13, '74		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			6,010 71	
	Ball, P. P.			0 23	Toronto
	Bird, H. W.			4 26	"
	Bradner & Co., A.			0 31	Magnetawan
	Burk, D. F.			14 58	Port Arthur
	Browning, T. B.			1 58	Toronto
	Bucklee, T. L.			0 07	
	Buttnell & Co			0 11	
	Cohen, Mrs. N. L.			0 74	
	Dally, T. H			0 69	
	Duncan, G. J. C.			3 86	
	Dansfield, J. N			0 22	
	Davidson, C.			0 04	
	Donaldson, J			0 87	
	Evans, Sherwood & Co.			0 88	
	Evans & Son			0 01	
	Fowles, Robt.			4 31	
	Fox, A. H. C.			0 11	
	Gorham, E. H.			1 06	
	Goldsmith, G. H.			0 16	
	Harton, T. A.			4 37	Bradford
	Harvey, G. H.			0 03	Toronto
	Haight, G. T.			0 86	"
	Henderson, W. F.			0 69	Winnipeg
	Hawkey, Exct. Est. L. C.			0 45	Toronto
	Henderson, Catherine			0 03	
	Hynes, M. J			0 42	
	Jorey, S. J.			0 21	
	Johnson, T. G			1 00	
	Johnson, H.			0 02	Stouffville
	Karr, John			0 30	Toronto.
	Leith, E. G.			14 28	"
	Leith & Kennedy			0 33	"
	Leslie, J. S.			4 47	"
	Lindner, J.			0 04	"
	Moore, W			13 47	Brownsville
	Marsden, J. W.			0 20	Toronto
	Marshall, W.			0 57	"
	Mason, T. W., assignee R. H. Smith,			0 80	"
	Mitchell, J. T.			2 94	"
	Mount Hope Cemetery Co.			0 75	"
	Martin, J. E.			0 08	"
	Meyers, G. W., trust account			0 12	"
	Mycineu Marble Co.			0 35	"
	Milroy, R			6 24	"
	Macaulay, W. J			0 10	"
	McBride, Dr. C. A			0 01	Oakville
	Ott, Chas			0 44	Toronto
	Phillips, Mrs. N			0 39	"
	Peter, Chas. J.			0 19	"
	Parry, R. P.			0 31	Bracebridge
	Ross & Co. W.			4 54	Toronto
	Robir., T.			0 57	"
	Ramsay, F. D.			2 06	Schomberg
	Ross, J. N.			0 22	Manitoulin Island
	Rogers, Joseph			0 65	Toronto
	Carried forward			6,107 30	

Banque de Quebec.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Toronto	Jan. 21, '79		
"	Sept. 15, '80		
"	July 15, '85		
"	Mar. 25, '89		
"	July 8, '91		
"	Mar. 19, '98		
"	Jan. 29, '95		
"	Aug. 25, '79		
"	Apr. 13, '66		
"	Dec. 18, '66		
"	May 30, '76		
"	Oct. 10, '89		
"	" 16, '89		
"	Feb. 21, '70		
"	Mar. 12, '96		
"	Nov. 30, '68		
"	June 19, '72		
"	Nov. 20, '68		
"	" 6, '72		
"	May 25, '66		
"	July 15, '66		
"	Aug. 22, '77		
"	Apr. 26, '82		
"	" 28, '91		
"	" 10, '92		
"	" 4, '92		
"	Aug. 7, '79		
"	" 8, '72		
"	July 5, '77		
"	Nov. 14, '94		
"	" 30, '71		
"	Aug. 25, '74		
"	July 16, '79		
"	Feby. 2, '83		
"	May 2, '65		
"	Jan. 6, '66		
"	May 21, '75		
"	Feb. 14, '76		
"	" 25, '81		
"	Apr. 2, '81		
"	Nov. 2, '87		
"	Jan. 14, '91		Dead.
"	Oct. 19, '93		
"	Nov 5, '93		Dead.
"	" 17, '71		
"	Apr. 21, '97		
"	May 6, '67		
"	Aug. 20, '66		
"	May 26, '96		
"	Nov. 11, '99		
"	July 28, '66		
"	Nov. 11, '70		
"	Sept. 27, '77		
"	Aug. 28, '88		
"	June 13, '96		Dead.

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			6,107 30	
	Smith, Lewis			0 26	Toronto
	Simpson, M			0 82	St. Catharines
	Summerfeldt, W. H			26 03	Newlands
	Spencer, T. H			0 40	Toronto
	Smith, D. G			0 08	Gravenhurst
	Sortey, J. M			0 07	Toronto
	Vincent, S			1 00	"
	Wood, G. C			0 91	"
	Akerman, W			0 57	686 Craig St
	Bank of Prince Edward Island			2 56	
	Bannes, W. C			43 75	
	Brown, C. C			4 07	
	Bryan, Bishop & Co			0 16	
	Barsalon, H			5 21	City
	Bruyssel, F. Van			0 03	
	"			110 56	
	Cameron; J			1 40	
	Chanard, L. M			0 25	
	Cusling & Co			0 27	63 King St
	Compagnie de Jesus			2 26	City
	Dalrymple & Sons, Jas			4 85	594 St. Paul St.
	Desjardins, Alp			0 26	410 Notre Dame St.
	Dominion Investment Co			0 47	City
	Eeson, J			3 07	
	Fairbanks, F. C			1 45	
	Forsyth, W. G			1 58	
	Gilbert, F. & F			1 40	Toronto
	Givernand, L			0 62	31 Green St., N.Y.
	Howden, Jas			31 11	Ottawa
	Henry, B			0 21	
	Huthinson, G. G. & Co			5 42	
	Hurd & Law			0 91	102 Foundling St.
	Kerr Bros. & Co			5 00	
	Laine, A. B			0 50	
	Leblanc, P			1 85	Three Rivers
	Levesque, J			10 00	
	Low, Mrs. A. J			152 66	
	Lyman, H			4 00	
	Lynch, W. H			3 61	City
	Liq. Exchange Bank			2 17	
	Lebel, L. P			0 90	
	Laberge, I			0 03	St. Martine, Que
	Lynch Bros			23 79	L'Epiphanie
	Montreal Quarry Co			0 74	
	Meseley & Co., E. T			1 89	
	Morris, Hon. A. F			0 29	
	Montreal Construction Co			26 47	
	Mayer, A. C			1 02	
	McArthur, J. H			0 48	20 Sussex Ave
	McColl, O. E., in trust			1 45	
	McDougall Bros			0 02	
	McDougall, James			0 07	
	McDougall & Co., James			9 41	
	Nutter, J. A			0 28	
	Parnstten & Sclater			0 45	
	Carried forward			6,606 39	

Banque de Québec.

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	Month Year		
Toronto	June 17, '66		
"	Dec. 10, '73		
"	Aug. 25, '69		
"	June 7, '81		
"	Aug. 18, '86		
"	Dec. 12, '90		
"	May 9, '70		
"	Aug. 18, '71		
Montreal	Jan. 14, '92		
"	Oct. 1, '83		
"	Sept. 1, '84		
"	Mar. 13, '79		
"	Sept. 24, '85		
"	Oct. 7, '03		
"	Apr. 12, '02		
"	" 12, '02		
"	Feb. 27, '85		
"	" 28, '78		
"	Sept. 17, '95		
"	Dec. 31, '99		
"	Oct. 23, '01		
"	Sept. 17, '02		
"	July 3, '03		
"	Apr. 29, '67		
"	" 24, '03		
"	Oct. 21, '75		
"	Dec. 12, '93		
"	Aug. 4, '90		
"	Sept. 7, '99		
"	Feb. 28, '78		
"	Dec. 14, '85		
"	Oct. 5, '95		
"	May 30, '81		
"	Feb. 28, '78		
"	Oct. 1, '63		
"	Aug. 21, '84		
"	" 31, '91		
"	Jan. 15, '94		
"	Aug. 7, '93		
"	Nov. 8, '94		
"	Jan. 29, '01		
"	Nov. 2, '00		
"	May 8, '01		
"	Oct. 17, '94		
"	Nov. 6, '96		
"	June 7, '98		
"	Dec. 28, '99		
"	" 26, '00		
"	July 30, '95		
"	Apr. 22, '85		
"	Aug. 2, '01		
"	Mar. 13, '79		
"	Dec. 5, '95		
"	Jan. 31, '96		
"	Feb. 28, '78		

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		$ cts.	$ cts.	$ cts.	
	Brought forward			6,606 39	
	Paxton, S. & Co			7 16	
	Prevost Ouimet & Co			8 58	210 Lawrence St
	Poulin, Est. P			0 57	406 Dorchester St
	Robertson, Kerr & Co			375 00	
	Ross, M. Lee			15 77	London, Eng
	Rylands, R. T. & Co			1 39	
	Rich & Ontario Navigation Co			12 00	
	Rielle, Adolphe			36 45	
	Royal Electric Co			13 00	City
	Revington Cutlery Co			0 45	
	Stubbs, Bradley & Co			0 54	
	Schwersinski, D			0 60	27 Lawrence St
	Scott, W. P			0 25	
	Sampson, J. L			1 20	
	Samuelds, N			0 20	
	Shepard, W. A			2 00	
	Sun Life Ins. Co			0 10	
	Stevenson, Josephine E			0 01	
	Taylor, E. Ruthren			5 70	Denver, Col., U.S.A.
	Timnis, J. D			0 68	
	Torrance, Forbes			1 02	
	Valpy & Lebas			0 84	Gaspé
	Willett, Mary T			0 25	Chambly
	Wotherspoon, Mrs. B			5 72	City
	Casey, Jno., ex. est. H. George, sr			1,906 18	Eganville
	Casey, Jno. and Boland, J., exrs. est. H. George, sr			435 00	"
	Collins, Richard			0 16	Saginaw City, Mich.
	Copeland, M. L			17 85	Duluth
	Henly, Elizabeth			2 56	Rockliff
	Hughes, B. N., est. (insolvent)			5 67	Winnipeg
	Joyce, M			5 00	Pembroke
	Kiely, Honora			181 33	Brudenell
	License Fund, Nipissing			1 46	Mattawa
	Lynch, C			20 00	Pembroke
	Lowe, Margaret			0 17	"
	Murphy, M. E			0 26	Allumette Island
	Mordy, Catherine			6 98	Beachburg
	Mordy, Thomas			2 56	"
	McCletchin, Jas			164 66	Amable du Fond
	McAllister, Maria			178 03	Ottawa
	McConnell, H			54 78	Pembroke
	Shields, S			0 26	"
	Summers, E			1 92	"
	Sweezey, A. & C			4 90	Sudbury
	Taylor, C			1 39	Westmeath
	Thompson, —			4 75	Pembroke
	Van Allan, R			3 56	"
	Belleau, G. & Co			0 15	Plessisville
	Baril & Frère			0 22	Warwick
	Cantin, C			0 10	"
	Dumais, Theo			5 00	
	Diau & Co			1 00	St. Ferdinand
	Gosselin, J. L			0 02	
	Gingras, F. C			1 38	St. Caville
	Carried forward			10,103 17	

Banque de Québec.

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	Month Year		
Montreal	Feb. 16, '86		
"	Dec. 3, '95		
"	June 15, '98		
"	Sept. 1, '84		
"	Aug. 31, '91		
"	Oct. 1, '83		
"	May 22, '98		This was withdrawn on Jan. 3, 1905.
"	June 19, '97		
"	Dec. 12, '01		
"	Nov. 10, '99		
"	Jan. 11, '00		
"	Feb. 20, '94		
"	Oct. 1, '83		
"	" 1, '83		
"	Oct. 17, '84		
"	Feb. 28, '93		
"	Nov. 1, '95		
"	April 28, '97		
"	Dec. 12, '93		
"	Mar. 10, '94		
"	Sept. 26, '96		
"	Jan. 30, '92		
"	Mar. 13, '79		
"	Jan. 6, '02		
Pembroke	Mar. 5, '96		
"	" 12, '97		
"	Mar. 5, '80		
"	Feb. 11, '91		Now Mrs. C. J. Henly.
"	Oct. 27, '96		
"	Dec. 11, '80		
"	Aug. 31, '82		
"	July 23, '97		
"	" 23, '89		
"	April 22, '92		
"	Feb. 12, '94		
"	Nov. 17, '76		
"	May 1, '99		
"	" 1, '99		
"	Mar. 4, '82		Dead.
"	April 4, '86		
"	Sept. 11, '97		
"	Dec. 29, '79		
"	Oct. 3, '98		
"	Nov. 27, '80		
"	Oct. 3, '98		
"	July 17, '72		
"	May 13, '90		
Victoriaville	Aug. 7, '99		
"	Sept. 2, '07		
"	Nov. 20, '96		
"	April 5, '95		
"	June 27, '95		
"	Nov. 19, '97		
"	" 1, '95		

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		$ cts.	$ cts.	$ cts.	
	Brought forward			10,103 17	
	Gagnon, F. A. & Fils			3 38	
	Martel, Omer			2 29	
	Paradis, F. M			0 10	St. Paul
	Bergeran, Florida			1 18	Arthabaska
	Beaudry, P.			0 20	"
	Cloutier, G.			5 60	Ville
	Diau, Protais			21 00	Inverness
	Dumais, J. H			0 02	Ville
	Fabrique, St. Ferdinand			1 64	St. Ferdinand
	Gravel, J. T. A.			0 64	St. Paul
	Laliberté, J. G.			4 27	Warwick
	McDonald, M. J			70 17	Plessisville
	Noel, L. M.			2 79	St Ferdinand
	Picher, Mariette			0 26	Ville
	Picher, Christine			0 26	"
	Peireault, Mary			96 79	"
	Pinesse, Paul			127 78	Thetford Mines
	Picher, Felix			3 65	St. Valère
	Roberge, Gid			593 08	St. Ferdinand
	Roberge, Ed			1,641 48	Valentienne
	Spenard, Dame F.			10 89	Arthabaska
	Spenard, Fleuri			1 45	"
	Arcand, Maria			23 02	Champlain Que
	Beaudoin, Louis			251 78	St. Luce, Champlain Co.
	Charest, A. J. N.			0 15	Three Rivers
	Cloutier, Narcisse			1 23	"
	Cooke, R. S. Mayor			25 00	"
	Gelinas, Nap.			2 73	"
	Greene, Jos. S.			241 78	Grand Mère
	Harper, Wm.			4 50	Three Rivers
	Kelly, John.			0 58	"
	Kiernan, R. H.			0 03	"
	Lafleche, C.			133 85	St. Anne de la Perade
	Malone, M. C. A			2 37	Three Rivers
	Panneton, J. J.			0 51	"
	Paquin, L. D.			0 75	"
	Trenaman, Marguerite (Mrs)			33 62	Montreal
	Valentine, P. C. (Mrs.)			0 31	Three Rivers
	Barbeau, L. E. or A. K.			79 49	London, Eng.
	Baxter, Annie			15 73	Thorold
	Caskey, G. S.			5 25	Clinton
	Cook, C. J.			5 15	St. Catharines
	Cory, John			2 72	Stamford
	Cockard, Victor.			354 60	St. Catharines
	Dickie, A.			0 13	"
	Etta, W			2 61	"
	Ferrar, Eliza M.			1 14	"
	Frontier Lodge No. 8			1 37	"
	Girven, Chas			7 63	Wainfleet
	Glavin, John			223 91	Thorold
	Glavin, John			250 56	"
	Gillespie, J. C			18 50	St. Catharines
	Goring, Squire			2 68	Rochester, N.Y.
	Hammon, John			0 59	St. Catharines
	Carried forward			14,386 36	

SESSIONAL PAPER No. 7

Banque de Québec.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Victoriaville	Jan. 3, '98		
"	Nov. 1, '95		
"	Sept. 12, '99		
"	Aug. 8, '94		
"	May 22, '97		
"	Mar. 22, '97		
"	June 19, '97		
"	Feb. 25, '97		
"	Oct. 22, '98		
"	Aug. 17, '95		
"	" 24, '97		
"	Sept. 9, '95		
"	Mar. 31, '95		
"	Oct. 21, '97		
"	" 21, '97		
"	May 8, '97		
"	April 7, '95		
"	Dec. 17, '97		
"	" 28, '97		
"	" 28, '97		
"	April 4, '96		
"	Aug. 8, '94		
Three Rivers	Dec. 18, '99		Wife of Hercule Arcand.
"	Aug. 12, '99		
"	May 13, '92		
"	Feb. 7, '98		Farmer, Baulieu.
"	May 8, '96		
"	Mar. 24, '97		Dep. Clerk of the Peace.
"	July 20, '98		
"	Mar. 14, '99		
"	Sept. 3, '98		
"	Jan. 21, '99		
"	Oct. 17, '90		
"	June 12, '96		Wife of Thos. Malone.
"	Feb. 27, '98		Dentist, Montreal.
"	June 26, '99		
"	Sept. 24, '97		
"	June 4, '98		
Thorold	Sept. 18, '94		
"	Jan. 25, '97		
St. Catharines	Feb. 7, '71		Farmer.
Thorold	May 27, '80		
"	Aug. 14, '86		
St. Catharines	Sept. 1, '77		Received notice of death Sept. 29, 1877. Representatives not known.
"	" 14, '92		
"	Feb. 1, '75		Deceased. Not known.
"	May 15, '72		
"	April 20, '72		
"	July 12, '71		
Thorold	Sept. 17, '77		
"	July 15, '76		American currency.
St. Catharines	April 18, '79		
Thorold	Dec. 29, '92		
"	June 6, '98		Deceased.

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			14,386 36	
	Henry, Mrs. J. W			1 68	Grimsby
	Heaslip, A			8 21	Welland Port
	Hopper & Co., H			12 12	St. Catharines
	House, H. L			0 06	"
	Hunter, Mrs. W			3 57	Thorold
	Johnstone, Mrs			114 51	St. Catharines
	Kernahan, J			1 90	Thorold
	King, Mrs. J. W			1 32	St. Catharines
	King, John			1 11	"
	King, Maria Sophia			6 14	Port Colborne
	Lambert, Caleb			5 75	Pelham
	Lobb, Dawson & Murray			85 14	St. Catharines
	McCallum, Mrs. G			2 30	"
	McIntyre, James			2 01	"
	McNeil, Sarah			0 99	"
	McNeil, Maggie			0 81	"
	McIndoe, H			16 89	"
	McCann, Hoag			92 88	"
	McLeod, Angus			1 00	Thorold
	McIntosh, J			52 33	St. Catharines
	McLellan, H			27 22	"
	McGuire, P			2 20	"
	Marchard, Mrs			50 00	"
	Nihan, Henry			29 12	"
	Nihan, John			2 15	"
	Noble & Murray, assignees			5 75	"
	Paterson, W			0 36	Thorold
	Pocock, T			1 34	St. Catharines
	Putland, E. W			0 83	Thorold
	Price, Ella			1 05	Buffalo, N.Y.
	Rider, Josiah			1 23	Chippawa
	Ross, Wm			1 17	St. Catharines
	Ross, John			59 75	"
	Ross, H., estate of			3 59	Thorold
	Rolls, H., estate of			15 27	St. Catharines
	Reid, L. V			5 50	"
	Stevenson, C. M			11 66	"
	Smith, Geo			2 11	"
	Snooks, W			2 93	Niagara Falls, South.
	Smith, W			1 06	St. Catharines
	Smith, Mrs. L. M			2 23	"
	Stull, J. H			2 00	Homer
	Sutherland & Son, Geo			0 46	Thorold
	Summers, H. N			0 83	"
	Thorold Felt Goods Co			1 26	"
	Wallace, E. H			0 56	Niagara
	Wells, Jno			3 44	St. Catharines
	Williams, Geo			3 87	Thorold
	Beaudet, L			121 73	Lawrence, Mass.
	Bernard, Octave			3 41	Auburn, N.Y.
	Bresse, Arthur			0 98	99 St. Marg., st., City
	Chamberland, F. E			1 47	City
	Cote, Jos			0 50	416 Queen st.
	Dion, Jos			344 58	258 King st.
	Gatehouse, A. M			1 00	St. Valier st
	Carried forward			15,509 69	

Banque de Québec.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
St. Catharines	April 28, '75		
"	May 21, '80		
Thorold	Mar. 3, '80		
St. Catharines	Dec. 11, '77		
Thorold	Feb. 21, '77		
St. Catharines	Oct. 24, '70		
Thorold	Dec. 24, '73		
St. Catharines	April 26, '79		
"	Aug. 13, '70		
"	Sept. 13, '79		
"	May 17, '73		
"	April 30, '89		
"	Dec. 28, '72		Deceased. Not known.
"	Jan. 11. '75		Deceased. Not known.
"	Nov. 17, '75		
"	Feb. 15, '76		
Thorold	Jan. 2, '77		
St. Catharines	Feb. 1, '75		
Thorold	Sept. 10, '74		
St. Catharines	Jan. 22, '76		
"	Feb. 7, '78		
"	" 9, '74		
"	" 1, '75		
"	Aug. 17, '72		Deceased. Probably Thos. Nihan, St. Catharines.
"	Feb. 19, '78		"
"	May 20, '78		
Thorold	Sept. 29, '94		
St. Catharines	May 15, '79		
Thorold	Feb. 18, '88		
"	May 11, '89		
St. Catharines	Dec. 19, '74		
"	July 8, '73		Deceased. Not known.
"	Apr. 30, '89		
Thorold	Sept. 12, '94		
"	Jan. 25, '95		Deceased. H. Yale, St. Catharines.
St. Catharines	Dec. 11, '77		
"	May 31, '67		
"	Nov. 1, '71		Deceased. Not known.
"	May 13, '72		" "
"	Sept. 11, '75		
"	Aug. 21, '76		
"	Oct. 26, '76		
Thorold	Apr. 17, '96		
"	Nov. 18, '99		
"	Feb. 7, '96		
St. Catharines	May 6, '75		
"	Nov. 4, '75		
Thorold	May 9, '96		
St. Roch	Apr. 7, '98		
"	Sept. 14, '96		
"	Apr. 28, '98		
"	Oct. 8, '97		
"	Sept. 15, '97		
"	Dec. 28, '97		
"	" 18, '96		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			15,509 69	
	Huot, L. J			0 53	155 Richardson st
	L'Herault, J			0 39	227 Massue st
	LeBel, E. O			0 04	152 Des Fosses st
	Matte, H. M			6 65	156 "
	Parent, Frs			1 75	Beauport
	Pageau, Hector			0 20	258 Joseph st
	Angers, C. P			2 10	Quebec
	Beaudet, E			0 06	Custom House, Que.
	Busiere, L. G			1 35	Pont Rouge "
	Black, Ida			0 35	18 Amable st. "
	Coffin, Adele I			0 58	Ottawa, Ont
	Couture, I. A			0 45	49 Garden st., Que
	Cannon, L. J			0 38	St. Collin st. "
	Elliott, C. E., tutor			2 40	Quebec
	Goodday, H. R			1 28	c.H. R. Goodday&Co
	Green, S. T			1 99	Post Office, Que
	Lynch, John			0 87	Clarendon Hotel
	Morency, M			10 00	St. George Beauce
	Muir, I			0 20	573 St. John st
	O'Donnell, Jos			0 92	122 "
	Proulx, L. A			0 36	55 Oliver st
	Rouleau, T. G			2 87	Laval Normal School
	Rouleau, I. E			0 47	Portneuf
	Stewart, G. G., in trust			2 01	Quebec
	Tait, Elizer			2 49	117 St. Ann st
	Arel, Leon			0 08	304 Logan st
	Boudon, G			0 50	275 St. Hubert st
	Beausoleil, Jno			0 56	Ernest st
	Barteau, L			918 72	373 Sanguinet st
	Brossard, A			0 41	17 Place d'Armes
	Caron, Paul			0 50	8 N.Y. Life Building
	Compalagne, C			3 87	St. Andre Lane
	Courtois, H			0 07	1581 St. Catharine st.
	Charest, Mrs. A			0 42	329 "
	Duclos, G. A			0 25	534 St. Denis st
	Durocher, L			35 26	36½ Robin st
	Daoust, E			0 10	St. Catherine st
	Demers, F. X			0 20	108 Hubert st
	Drouin & Derome			2 21	576 Rachel st
	Derocher, A			0 28	492 Amherst st
	Damint, E			1 41	702 "
	Demers, J. A			9 21	265 St. Laurent st
	Durocher, J. B			0 25	257 St. Catherine st.
	Faust, A			0 13	48 St. Louis st
	Fanchere, Louis			1 73	St. Catherine st
	Gauthier, J			0 05	758 Amherst st
	Gatoury, A			0 05	159 St. Christophe
	Gerourd, A			7 24	152 Desery st.
	Gratton, B			0 25	50 Marborough st
	Hogue, Z			0 10	143 Jacques Cartier
	Herbert, Laurent			0 04	1007 Ontario st
	Hayland, W. A			0 50	49 Cherrier st
	Lamarche, A			0 01	418 St. Denis st
	Leclerc, Flore			1 99	Sherbrooke st
	Moore, W. H			2 20	428 Amherst st
	Carried forward			16,538 97	

SESSIONAL PAPER No. 7

Banque de Québec.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
St. Roch	Aug. 27, '98		
"	Dec. 27, '98		
"	May 14, '98		
"	July 22, '97		
"	Apr. 25, '98		
"	July 27, '97		
Upper Town	June 27, '98		
"	Dec. 31, '97		
"	Feb. 8, '97		
"	July 15, '98		
"	June 23, '99		
"	Dec. 31, '97		
"	May 7, '97		
"	Sept. 9, '98		
"	Nov. 7, '99		
"	Sept. 11, '99		
"	Dec. 31, '97		
"	Nov. 28, '99		
"	Dec. 31, '97		
"	" 21, '97		
"	" 12, '99		
"	" 31, '97		
"	July 5, '98		
"	May 27, '99		
"	Dec. 31, '97		
St. Catharine st.	Oct. 26, '98		
"	" 6, '96		
"	May 9, '98		
"	Apr. 16, '98		
"	Feb. 24, '99		
"	Mar. 6, '96		
"	Oct. 9, '97		
"	Apr. 1, '98		
"	Dec. 31, '98		
"	Sept. 20, '97		
"	July 22, '97		
"	" 22, '97		
"	Nov. 12, '96		
"	Aug. 8, '98		
"	June 8, '98		
"	Aug. 11, '98		
"	Oct. 6, '99		
"	May 10, '99		
"	Mar. 24, '97		
"	Sept. 19, '98		
"	" 18, '96		
"	May 26, '97		
"	Nov. 3, '99		
"	" 20, '99		
"	" 1, '99		
"	Sept. 7, '97		
"	July 31, '98		
"	Feb. 18, '98		
"	Apr. 15, '98		
"	Nov. 19, '97		

Quebec Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			16,538 97	
	Moore, E.			1 00	7 Amherst st.
	Martin, J. A.			2 60	123 St. Christophe.
	Pillang, Cecile			0 43	23 Drolet st.
	Picotte, J. M.			5 73	1401 St. Catherine st.
	Perrault, N.			0 03	603 St. Andre.
	Perrier, P.			0 87	1281 Notre Dame.
	Paquet, Camille			10 91	414 Dorchester.
	Richer, A. H.			3 64	105 Rachel st.
	Rolland, G			3 67	1035 St. Denis st.
	Simard, S.			1 06	142 Desery st.
	Theriault, C. D.			0 01	103 St. Chistophe.
	Turgeon, H.			0 76	148 Berri st.
	Vadreuil, J.			0 01	697 "
	Viau, Eugene			0 25	677 St. Catherine st.
	St. Marie, A.			6 71	988 Amherst st.
	Total	£ 127 15 0		16,576 65	

I declare that the above statement has been prepared under my direction and is

We declare that the above return is made up from the Books of the Bank, and that

QUEBEC, 19th January, 1905.

SESSIONAL PAPER No. 7

Banque de Québec.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
St. Catharine st.	Sept. 1, '96		
" ..	" 11, '97		
" ..	Jan. 12, '97		
" ..	Oct. 13, '98		
" ..	Dec. 5, '99		
" ..	" 22, '97		
" ..	Oct. 22, '98		
" ..	Dec. 31, '98		
" ..	May 3, '98		
" ..	Sept. 27, '97		
" ..	Jan. 14, '98		
" ..	" 18, '98		
" ..	July 23, '98		
" ..	Feb. 24, '98		
" ..	June 17, '99		

correct according to the Books of the Bank.

W. H. SCOTT, *Chief Accountant.*

to the best of our knowledge and belief it is correct.

JOHN T. ROSS, *Vice-President.*
THOMAS McDOUGALL, *General Manager.*

BANK OF

STATEMENT of Dividends and Drafts or Bills of Exchange remaining unpaid and which no interest has been paid,

NOTE.—In case of Moneys deposited for a fixed period, the five

BANQUE DE LA

ETAT des dividendes et traites ou lettres de change restant impayés et montants intérêt n'a pas été payé

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Atkinson & Co., A			1 45	Southampton, N. S.
	Crane & Harper			94	Bayfield, N.S.
	Sherman, F. T			12 25	Pugwash, N.S.
	Hamilton, C. L			88	Brooklyn, N.S
	Gillespie, G. W.			23	River Philip, N.S.
	Little, Andrew, estate of			46	Amherst, N. S.
	Gould, W. P., collection acc			40	"
	Little, T. A			7 66	"
	O'Rourke, J. F			14	"
	Black, Chas. F., estate of			3 74	"
	Northport Freestone Quarry Co			1 00	Northport, N.S.
	Black Bros., Collection acc			10 16	Amherst, N. S.
	Black Bros			62	"
	Page, F. E			6 35	Mission City, B.C.
	Rutherford, R. G			70	Toronto, Ont.
	Parker, Gilbert			80	Caledonia, N. S.
	Smith, Sarah L			296 73	Weymouth Centre Mass.
	Hale, Sarah L			61 54	"
	Dunn, E. F			1 15	St. John, N.B.
	Bradburry, C. F			1 04	Campbellton, N. B.
	Mott, John			38 00	"
	Halloran, George			100 00	"
	McKinnon, A		8 11		Charlottetown, P E I
	Griffin, Thos			50 00	North Wiltshire, "
	McKinnon, A		8 11		Charlottetown, "
	Peters, Andrew			30 00	Cavendish Road, "
	Stead, Rufus			85 00	Concord, N.H
	McMillian, M. A			58 71	Charlottetown, P E I
	Long, Lawr. E			01	"
	Rolls Court, re J. McWilliams			256 84	"
	Rolls Court, re E. Fraser			132 38	"
	McDonald, J			24 75	"
	Kelly, Celia			1 12	"
	Est. Bank of P. E. Island			127 57	"
	Carried forward		16 22	1,312 65	

NOVA SCOTIA.

Amounts or Balances in respect to which no transactions have taken place, or upon for five years and upwards.

years shall be reckoned from the termination of said fixed period.

NOUVELLE-ÉCOSSE.

ou balances au sujet desquels il n'y a pas eu de transactions ou sur lesquels aucun pendant cinq ans ou plus.

ans seront calculés depuis l'expiration de la dite période fixe.

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	Month Year		
Amherst, N. S.	Jan. 27, '83		Current account. Dissolved
"	July 31, '84		" "
"	Mar. 6, '85		"
"	July 26, '87		"
"	June 18, '89		"
"	Feb. 27, '90		" Deceased.
"	Mar. 10, '90		"
"	June 19, '90		"
"	Feb. 11, '91		"
"	July 6, '92		" Insolvent.
"	June 6, '95		"
"	Oct. 31, '98		" Absconded.
"	July 22, '98		" "
"	Oct. 17, '98		" Failed.
"	May 9, '99		"
Annapolis, N.S.	June 18, '90		"
Bridgetown, N.S.	Aug. 30, '99		Deposit receipt.
"	Oct. 14, '99		"
Campbellton, NB	May 17, '84		Current account.
"	July 22, '95		"
"	July 18, '98		"
"	Nov. 12, '99		Deposit receipt.
Charlottetown	Mar. 4, '74		Unpaid dividend, Union Bank of P.E.I.
"	Nov. 17, '74		Deposit receipt. Deceased.
"	Mar. 16, '79		Unpaid dividend, Union Bank of P.E.I.
"	Oct. 26, '97		Deposit receipt.
"	May 23, '99		"
"	Aug. 18, '99		Saving account.
"	Nov. 29, '99		"
"	Oct. 6, '99		" Court of Chancery.
"	Oct. 31, '99		" "
"	Nov. 7, '99		Current account.
"	Nov. 14, '99		Savings account.
"	Unknown.		Current account.

Bank of Nova Scotia—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward		16 22	1,312 65	
	Stewart, James D			50 00	Chatham, N.B
	Thiberge, Joseph			100 00	Negac, N. B
	Bernard, H			04	Chicago, Ill
	Ball, W. E			76	"
	Kasson, W. F			02	"
	Sanderson, A. H., Adm			35 00	Fredericton, N. B
	Scully, Wm			55 07	"
	Harrison, Eleanor F			60 00	"
	Atherton, G. F., Estate of,			2 00	"
	Hayes, Elizabeth			25 00	Tay Settlement, N.B
	Slipp, A. R			1 96	Fredericton, N.B
	Leslie & Snow			36	Liverpool, N.S
	Maynard, G. F			19	Halifax, N.S
	Metzler, G			04	Sidney Mines, N.S
	Tremaine, R			93	Halifax, N. S
	McInnes & Co., H			32	"
	Scanlon, D. F			2 42	"
	Young & Thompson			10	"
	Naylor, John, estate of			48	"
	Black & Co, G. P., estate of			21 13	"
	Rowley, J. W. H			02	"
	McGillivray, A. A			20	Baddeck, N.S
	Ayr, J. G			99 75	Halifax, N.S
	Offey, Shore			42	London, England
	Barnett, Lawrence			42	Halifax, N.S
	Freemantle, Julia			38	"
	Bentley & Co., W. D			1 69	"
	Bremner, D. G			04	"
	Wiswell, F. A			58	"
	Campbell, L. G			01	Baddeck, N.S
	Partington, G. F			21	Halifax, N.S
	Halifax Soap Co			55	"
	McKay, A			39	"
	Ellis, Rev. G. A			75	"
	Shepherd, W. A			2 05	"
	Annand, J. A			10 38	"
	Betcher, E. A., executor of H. C. Betcher			22 51	"
	Craig, J. H			20 85	"
	Joyce, A. L			80	Lower Stew'cke, N.S
	Halifax Sugar Refining Co			59	Halifax, N.S
	Robinson, E. G., agent			09	Amberst, N.S
	Doull & Miller			38 09	Halifax, N.S
	Nova Scotia Coal & Gypsum Co			4 19	Mabou, N.S
	Marland, E			233 60	Halifax, N.S
	Freeman, M			194 67	"
	Forrest, Peter			97 33	"
	McKenzie, Wm			132 00	"
	Ritchie, Mrs. Nelly			100 00	"
	Ritchie, Mrs. Nelly			100 00	"
	Ritchie, Mrs. Nelly			50 00	"
	Ritchie, Mrs. Nelly			100 00	"
	Ritchie, Mrs. Nelly			140 00	"
	D'Esposito, Angelo			55 00	"
	Allen, Harriett			25 00	Kingston, Jamaica
	Carried forward		16 22	3,100 94	

Banque de la Nouvelle-Ecosse.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Chatham, N.B.	July 6, '96		Deposit receipt.
"	Oct. 12, '99		"
Chicago, Ill	May 2, '93		Current account.
"	Jan. 8, '94		"
"	Feb. 29, '96		"
Fredericton, N.B	April 11, '98		"
"	June 27, '98		"
"	June 29, '98		Deposit receipt.
"	Jan. 12, '99		Current account. Deceased.
"	June 22, '99		Deposit receipt.
"	Sept. 5, '99		Savings account.
Halifax, N.S.	Mar. 31, '75		Current account.
"	July 3, '75		"
"	July 5, '75		"
"	July 28, '75		"
"	May 15, '76		"
"	Oct. 3, '76		"
"	Dec. 4, '76		"
"	May 3, '77		" Deceased.
"	Feb. 1, '78		" Insolvent.
"	Feb. 6, '78		"
"	July 25, '81		"
"	Oct. 7, '81		"
"	Dec. 1, '81		"
"	Dec. 30, '82		"
"	Dec. 31, '83		"
"	Oct. 29, '84		"
"	June 19, '85		"
"	Jan. 24, '86		"
"	June 15, '87		"
"	Oct. 1, '87		"
"	Jan. 8, '88		"
"	Feb. 6, '88		"
"	Jan. 24, '89		"
"	Aug. 2, '89		"
"	Nov 30, '89		"
"	Nov 11, '90		"
"	Feb. 20, '91		"
"	May 8, '91		"
"	Jan. 19, '96		" In liquidation.
"	Apr. 17, '97		"
"	Aug 31, '97		" In liquidation.
"	Oct. 15, '97		" "
"	July 26, '62		Deposit receipt.
"	Apr. 27, '69		"
"	Mar 25 '70		"
"	Sept 21, '71		"
"	Mar 26, '77		"
"	July 6, '77		"
"	Sept 17, '77		"
"	Apr 15, '78		"
"	June 25, '78		"
"	Dec. 20, '79		"
"	Oct. 22, '96		"

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward		16 22	3,100 94	
	Murray, Robt. & McKinnon, Jno. A ex'rs. estate A. Nordbeck			1,000 00	Halifax, N.S.
	Hart, Lyle Morten, jr., trustee, Lyle M. Hart			11 85	Sambro
	Drysdale, A. T., admr. estate late Chas. McCarthy			46 75	Harbor Grace, Nfld.
	Margeson, Silas W			11 66	Kentville, N.S.
	Peters, A			06	Halifax, N.S.
	Milke, Mrs. E. H			1 50	Vera Cruz, Mexico.
	Gammage, H. D			08	Kingston, Ja.
	Maclean, D. K			04	Yallahs, Ja.
	Wiley, W. F			02	Kingston, Ja.
	Stephens, Geo			1 20	Chicago, Ill.
	Kingston Brick Co			2 26	Kingston
	West India Recuiting Depot			02	"
	West India Turf Club			2 40	"
	Halley, J			10	"
	Roberts, J. S			24	"
	Baker, E. B			2 60	"
	Tomlinson, E. M			02	Lucea, Ja
	Edwards, C. P			08	Kingston
	De Pass, C. S			22	"
	Rutherford, F. A			22	Priestman's River, Ja
	Sebastien, D. M			74	Kingston
	Maclean, C. H			9 56	Oracabessa, Ja.
	Nunes, O. P			1 46	Port Lemon, Ja.
	MacMaster, P			0 10	Kingston, Ja.
	Stiles, C. H			1 70	Port Antonio, Ja.
	Abrahams, F. O			0 92	London, Eng.
	Morais, A			1 28	Haiti, W.I.
	Lewis, E. B			0 94	Mile Gully, Ja.
	Dunckley, A. C			0 50	St. Ann's Bay
	Leslie, J. A., assignee estate of S. Freeman & Sons			11 82	Liverpool, N.S.
	English, W. J			17 05	Moncton, N.B.
	Johnson, W. R.			1 27	Harcourt, N.S
	Brown, W. L			0 39	Montreal, Que
	Lallemand Mfg. Co			2 00	"
	Gannon, Peter			2 97	"
	Roman, Sam			30 00	"
	Walton, H. E			12 50	"
	Cohn, H., & Gross, S			3 62	"
	Creed & Son, H			0 77	"
	Reiss, J. A			0 46	"
	Canadian Mining and Exhibit Co.			6 75	"
	Stikeman, A. F			0 35	Point Clair, Que.
	Swaine & Son, Henry			0 63	St. John's, Que.
	Doly, W. J			4 78	Point St. Charles.
	Atwater, A. W., in trust			2 93	Montreal.
	McDonald, Jno			124 00	Glengarry, N.S.
	Cameron, Daniel D			451 46	Bridgeville, N.S.
	Smith, John P., in trust for Hugh D. Smith			6 03	Lorne, N.S.
	McLeod, Christy			24 50	Hopewell, N.S.
	Cameron, Daniel D			50 00	Bridgeville, N.S.
	Carried forward		16 22	4,953 74	

SESSIONAL PAPER No. 7

Banque de la Nouvelle-Ecosse.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Halifax, N.S....	Nov 10, 1899		Deposit receipt.
"	Nov 26, 1898		Savings account.
Hbr. Grace, Nfld	Dec. 31, '99		Current account, Deceased.
Kentville, N.S..	July 24, '99		Deposit receipt.
Kingston, Ja....	May 28, '91		Current account. 3d.
"	Nov. 30, '91		" 6s. 3d.
"	Dec. 4, '91		" 4d.
"	Mar. 3, '92		" 2d.
" ..	June 9, '93		" 1d.
"	July 26, '93		" 5s.
"	Oct. 18, '93		" 9s. 5d.
"	May 29, '94		" 1d.
"	May 29, '94		" 10s.
"	June 6, '94		" 5d.
"	Dec. 18, '94		" 1s.
"	July 31, '95		" 10s. 10d.
"	June 4, '96		" 1d.
"	Aug. 12, '96		" 4d.
"	Aug. 24, '96		" 11d.
"	July 13, '97		" 11d.
"	Nov. 12, '97		" 3s. 1d. Deceased.
"	Dec. 29, '97		" £1 19s. 10d.
"	Feb. 5, '98		" 6s. 1d.
" .. .	June 2, '98		" 5d.
"	June, 29, '99		" 7s. 1d., absconded.
"	July 1, '99		" 3s. 10d.
"	Aug. 28, '99		" 5s. 4d.
"	Oct. 11, '99		" 3s. 11d.
"	Dec. 15, '99		" 2s. 1d.
Liverpool, N.S..	Oct. 6, '80		" estate insolvent, assignee deceased.
Moncton, N.B..	Jan. 27, '98		"
" ..	Feb. 15, '98		Savings account.
Montreal, Que..	Nov. 20, '88		Current account.
" ..	Feb. 14, '89		"
" ..	April 20, '89		"
" ..	Mar. 24, '93		" certified cheque.
" ..	May. 5, '93		"
" ..	Aug. 21, '93		"
" ..	Jan. 30, '97		"
" ..	Sept. 29, '99		"
" ..	Dec. 31, '99		"
" ..	Dec. 9, '98		Savings account.
" ..	Feb. 8, '99		"
" ..	June 30, '99		"
" ..	Dec. 20, '99		"
New Glasgow...	Oct. 18, '97		Deposit receipt.
" ..	May 13, '98		"
" ..	May 13, '98		Savings account.
" ..	Oct. 27, '98		"
" ..	Nov. 17, '98		Deposit receipt.

Bank of Nova Scotia—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward		16 22	4,953 74	
	Macdonald, R. St. John			24 94	Bailey's Brook, N.S.
	Ross, Wm. C.			200 00	Bridgeville, N.S.
	Greenough, J. L.			9 52	New Glasgow, N.S.
	Thompson, Archibald			33 75	St. Pauls, E. Riv., N.S
	Ross, Christiana			65 24	New Glasgow, N.S.
	McLellan, Elizabeth B.			7 04	Plymouth, N.S.
	Jardine, Margaret J			1 62	Marshdale, N.S.
	Mattheson, Libbie			74 44	Abercrombie, N.S.
	Ross, Christiana			41 07	New Glasgow, N.S.
	Fraser, David			156 80	Lorne, N S
	Fraser, James			28 00	Bridgeville
	Love, John			236 00	Thorburn, N.S.
	Grant, A. F.			0 64	Grand Narrows, C.B.
	Cooper, E. T.			1 73	St. Paul's Island, C.B.
	McDougall & McNeil			4 45	Grand Narrows, C.B.
	Costie & Cie			0 12	St. Pierre, Miquelon.
	Moore, W. H.			3 24	North Sydney, N.S.
	McKinnon, Neil			170 00	Whycocomagh, N.S.
	Desveaux, Peter			500 00	Little Bras d'Or
	McGregor, John			160 00	"
	McInnes, Rev. D			618 00	Gravels, Nfld.
	Musgrave, Jane L.			125 77	North Sydney
	Battleman, Norman			5 85	Point Aconi, C.B.
	Blais, Alfred			50 00	Port Daniel East
	Sweeney, J			92 64	Pictou, N.S.
	Baillie, A. W.			0 75	Pictou Landing, N.S.
	Adamson, Jas. A.			250 00	Pictou, N.S.
	Morrill, Saml			365 00	Brooklyn, N.Y.
	Morrill, Sarah J			500 00	"
	Murray, Geo			1,127 88	Loganville, N.S.
	Collie, J. R., and Sutherland, Robt., Trustees Helping Hand Lodge No. 34.			16 43	River John, N.S.
	McDonald, Margery A			160 00	Springhill, N.S.
	Phillips, Annie			800 00	Pictou, N.S.
	Patterson, W. W			21 75	Soulsbyville, N.S.
	Hatheway, H. A			0 13	Missoula, Montana
	Murray, C			0 42	St. John, N.B
	Robertson & Co., R			0 06	"
	Young, J. H			0 51	"
	Munro, D. R			0 48	"
	Dow, J. W.			0 73	"
	Young, G. L.			0 86	"
	Wilson & Co., A			1 00	"
	McLeod, W. D			0 86	"
	Calhoun, John			1 35	"
	Nixon, John			0 27	"
	Bevin & Co., Guy			0 66	"
	McEvoy, P. J			0 76	"
	Arnold, R.			20 42	"
	Bowden, John			3 00	"
	McBride, Sam'l.			0 74	"
	Corbett, Geo.			0 02	"
	Watson, W			4 59	"
	Hegan, W. H			0 66	"
	Carried forward		16 22	10,843 93	

Banque de la Nouvelle-Ecosse.

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	Month Year		
New Glasgow	Jan. 6, '99		Savings account.
"	Mar. 23, '99		Deposit receipt.
"	April 4, '99		Savings account.
"	May 5, '99		"
"	July 3, '99		Deposit receipt.
"	July 12, '99		Savings account.
"	July 12, '99		"
"	July 14, '99		"
"	July 19, '99		Deposit receipt.
"	Aug. 10, '99		"
"	Aug. 10, '99		"
"	Nov. 2, '99		"
North Sydney	Feb. 1, '89		Current account.
"	Jan. 22, '95		"
"	Oct. 19, '96		"
"	Dec. 24, '96		"
"	Sept. 28, '97		"
"	May 20, '89		Deposit receipt.
"	Mar. 27, '99		"
"	April 28, '99		"
"	May 30, '99		"
"	Mar. 30, '98		Savings account.
"	Aug. 1, '99		"
Paspebiac, P.Q.	Dec. 21, '99		Deposit receipt ; deceased.
Pictou, N.S.	Apr. 17, '78		Current account.
"	Sept. 16, '98		"
"	Jan. 24, '73		Deposit receipt.
"	June 4, '89		"
"	" 4, '89		"
"	Jan. 20, '93		"
"	" 7, '97		"
"	Apr. 4, '99		"
"	Nov. 20, '99		"
"	Dec. 23, '99		"
St. John, N.B.	" 13, '80		Current account.
"	Oct. 24, '81		"
"	Dec. 31, '81		" both partners dead.
"	Feb. 15, '82		"
"	Mar. 10, '82		" deceased.
"	Apr. 9, '82		"
"	Sept. 28, '83		"
"	Oct. 1, '83		" firm out of existence.
"	July 14, '84		"
"	Jan. 24, '85		" deceased.
"	Feb. 14, '85		"
"	Mar. 10, '87		" insolvent
"	June 22, '87		"
"	Aug. 6, '87		"
"	" 18, '87		"
"	May 27, '89		"
"	Oct. 3, '89		"
"	Mar. 9, '93		"
"	Aug. 1, '95		" insolvent.

Bank of Nova Scotia—

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		$ cts.	$ cts.	$ cts.	
	Brought forward		16 22	10,843 93	
	Hegan & Co., W. H.			4 33	St. John, N.B.
	Tead, I. John			0 92	"
	Gorham, T.			10 00	"
	Hendricks, H.			1 77	"
	Fairweather, G. W.			7 35	"
	Williams, Mary.			0 50	Milltown, N.B
	Thyng, Chester H			486 00	Calais, Me.
	Pike, Mary A.			500 00	Eastport, Me.
	McKay, Margt. F			20 00	Stellarton, N.S.
	McKay, Margt. F			17 00	"
	Brown, Sarah.			120 00	Westville, N.S.
	Gunn, J. B.			8 13	Phillipine Islands
	Goffrey, J. H.			3 75	Sussex, N.B.
	Wheaton Co., J. R.			5 90	"
	McKnight, Andrew			8 54	"
	Forgrave, Robt.			3 80	Queenstown, N.B.
	Highway Advertising Co			0 73	Toronto, Ont.
	Barres, Geo			0 25	Winnipeg, Man.
	Bayne, Geo. A			0 92	Regina, N.W.T.
	Boultbee, Regd			1 13	Winnipeg
	Cohn, S. J.			0 06	"
	Copeland, W. C			0 28	"
	Grant, G. W.			2 62	"
	Hooper, James			0 11	"
	Ludington, Tracy			0 01	Toronto, Ont.
	Lynskey, T. J			0 20	Winnipeg, Man.
	Marshalsay, Chas			1 51	Whitewood, N.W.T.
	Maloney, John			0 56	Troy, N.Y.
	Murray, Geo. P			0 06	Indian Head, N.W.T
	McLean, A. L.			0 39	Winnipeg.
	McLean, Donald			0 02	Moose Jaw, N.W.T.
	Neelands, H. E			0 05	Winnipeg.
	Pearson, G. F.			0 61	Selkirk, Man.
	Ross, A. J.			0 43	Calgary, N.W.T.
	Stanger, J. H.			1 89	St. Annes, Man.
	Smith, W. F.			0 02	Winnipeg.
	Thorne, D. S.			1 14	"
	Willoughby, W.			7 47	Regina, N.W.T.
	Fitch, P. F.			1 14	Winnipeg.
	Parker, J. E.			8 20	Woodstock, N,B.
	Ryan, P. A.			3 40	Bath, N.B.
	Free Christian Baptist S. School.			9 50	Victoria, N.B.
	Manzer, Barbara Jane in Trust			8 16	Aroostook Junction, N.B.
	Gannon, J. E.			0 53	Yarmouth, N.S.
	Davis, J. M., Est. of			61 64	"
	Surrette & Co., H			1 12	Pubnico, N.S.
	Clark, W. C., Special			1 00	Yarmouth
	Gardner & Creighton			0 20	"
	Brown, W. V.			0 54	"
	Amber, C. W.			1 93	"
1,020	Wallock, J. H.	9 00			New York, N.Y
2,259	No record	7 35			No record
20,844	Franklin, Chas. W.	9 75			New York, N.Y
	Carried forward	26 10	16 22	12,159 74	

SESSIONAL PAPER No. 7

Banque de la Nouvelle-Ecosse.

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	Month Year		
St. John, N.B.	Aug. 1, '95		Current account; insolvent.
"	June 1, '96		"
"	Feb. 15, '98		"
"	June 5, '98		"
"	July 26, '99		"
St. Stephen, N.B	Dec. 31, '88		"
"	Oct. 24, '99		Savings account.
"	Dec. 8, '98		Deposit receipt.
Stellarton, N.S	Feb. 1, '99		"
"	Mar. 29, '99		"
"	Dec. 18, '99		"
Summerside PEI	Aug. 26, '98		Current account.
Sussex, N.B.	July 21, '84		"
"	Sept. 25, '87		"
"	April 30, '90		"
"	Jan. 14, '97		"
Toronto	Dec. 21, '99		" out of existence.
Winnipeg	Unknown		"
"	"		"
"	"		"
"	"		"
"	"		"
"	"		"
"	"		"
"	"		"
"	"		"
"	"		"
"	Mar. 28, '85		"
"	Unknown		"
"	"		"
"	"		"
"	"		"
"	"		" deceased.
"	"		"
"	"		"
"	Nov. 8, '84		"
"	Unknown		"
"	"		"
"	Mar. 25, '99		Savings account.
Woodstock, N.B	Oct. 3, '88		Current account. insolvent.
"	Dec. 1, '94		" "
"	Mar. 8, '97		"
"	June 12, '99		Savings account.
Yarmouth, N.S.	Apr. 5, '88		Current account.
"	May 7, '92		" deceased.
"	Sept. 5, '94		"
"	Dec. 5, '94		"
"	June 8, '95		"
"	July 9, '96		"
"	Oct. 29, '96		"
Annapolis, N.S.	Mar. 4, '80		Draft on Bank of New York, N.B.A.
"	" 7, '87		" " Nova Scotia, Halifax, N.S.
Charlottetown, P.E.I.	Oct. 3, '94		" " New York, N.B.A.

Bank of Nova Scotia—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward.....	26 10	16 22	12,159 74	....
1,040	Buckley, Dan'l.....	41 00	.....	....	New York ... .
5,342	Sawyer, Mrs. Louisa.....	25 00	.....	.....	Boston, Mass.....
1,808	Church, W. H.....	100 00	.....	.....	St. John, N.B ....
5,547	Administrador de Aduano.....	55 68	.....	. ...	Kingston, Ja.....
15,723	Hirsch, Herrn Johon.....	19 75	.....	.....	Norway..... ...
		267 53	16 22	12,159 74	

I declare that the above statement has been prepared under my direction

We declare that the above return is made up from the Books of the Bank

HALIFAX, N.S., January 17, 1905.

Banque de la Nouvelle-Ecosse.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Halifax, N.S....	Aug. 3, '87	....	Draft issued to Mira Murphy on Bk. of N. York, N, B. A
Kentville, N.S..	Jan. 30, '77	.. ..	Draft on Merchants' National Bank, Boston.
" ..	Sept. 8, '77	.....	" Bank of Nova Scotia, St. John, N.B.
Kingston, Ja....	Oct. 5, '99	... .	" Royal Bank of Scotland, London for £11 s12.
Pictou, N.S.....	May 2, '93	.....	" issued to J. Paput, sea captain, on Royal Bank of Scotland, London for £4-1-3.

and is correct according to the Books of the Bank.

E. CROCKETT, *Chief Accountant.*

and that to the best of our knowledge and belief it is correct.

CHARLES ARCHIBALD, *Vice President.*
D. WATERS, *Pro. General Manager.*

SAINT STE

STATEMENT of dividends and drafts or bills of exchange remaining unpaid and amounts
interest has been paid for

MEMO.—In case of moneys deposited for a fixed period, the five

BANQUE DE

ETAT des dividendes et des traites et des lettres de change restant impayés et montants
n'a été payé pendant

NOTE.—Dans le cas de deniers déposes pour une période fixe, les

No dividends and drafts or bills of exchange remaining unpaid and amounts or balances in respect to

I declare that the above statement has been prepared under my direction and is

We declare that the above return is made up from the books of the Bank, and that

ST. STEPHEN, N.B., this 18th day of January, 1905.

PHEN'S BANK.

or balances in respect to which no transactions have taken place or upon which no five years and upwards.

years shall be reckoned from the termination of said fixed period.

SAINT-STEPHEN'S.

ou balances au sujet desquels il n'y a pas eu de transactions ou sur lesquels aucun intérêt cinq ans ou plus.

cinq ans seront calculés depuis l'expiration de la dite période fixe.

---

which no transactions have taken place, or upon which no interest has been paid for five years and upwards

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correct according to the books of the Bank.

J. T. WHILLOCK, *Chief Accountant.*

to the best of our knowledge and belief it is correct.

JOHN D. CHIPMAN, *Vice-President.*
J. E. GRANT, *Cashier.*

BANK OF BRITISH

STATEMENT of Dividends and Drafts or Bills of Exchange remaining unpaid and upon which no interest has been

MEMO.—In case of Moneys deposited for a fixed period, five

BANQUE DE L'AMÉRIQUE

ÉTAT des dividendes et traites ou billets de change restant impayés et montants intérêt n'a été payé

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Thomas, T. W., & Grant A.			0 01	London, Ont.
	Craig, Thos			30 22	"
	Emerson, W. H. & Co			29 03	"
	Odell, S. L. & W.			40 83	
	Sutton, D			0 36	McGillivray, Ont.
	Joyce, E			0 16	Corn Ex. Bank, N. Y
	Elliott, W., estate of			8 15	London, Ont.
	Finlay & Wilder			15 00	Toledo, Ohio.
	Massey, H. J.			1 97	London, Ont.
	Stonehouse, E.			0 02	Strathroy, Ont.
	Hayden, A.			1 39	"
	Hashener, P.			0 03	Stratford, Ont.
	Smith, H. A.			0 01	Lucan, Ont.
	Southgate, J. L. L.			0 03	Bothwell, Ont.
	Fairbairn, H. G.			8 70	"
	Laurey, H. W			0 38	Petrolia, Ont.
	Wood & Kirkland			3 29	Aylmer, Ont.
	Brough, R. R.			0 10	London, Ont.
	Macaulay, J. R.			1 52	"
	Pearson, Thos.			3 98	Dorchester, Ont.
	Stanley, Deight & Co.			0 02	Lucan, Ont.
	Stonehouse, E.			0 42	Strathroy, Ont
	Whateley, E.			0 16	London, Ont.
	Stanley, B.			0 23	Lucan, Ont.
	Bruce, H.			0 86	London, Ont.
	Meredith, Conn.			0 40	Tryconnel, Ont.
	Cunningham, J.			2 00	Duart, Ont.
	Elgin County Co-operative Co.			0 40	Port Stanley, Ont.
	Heathfield & Priestly			0 16	London, Ont.
	Tuck, E			0 32	Mount Brydges, Ont.
	Whateley, Harriet			0 09	London, Ont.
	Waldock, W. G.			1 00	"
	Burridge, Jas.			0 12	"
	Twogood, J. B.			16 10	Warwick, Ont.
	Watson, M.			1 46	Seaforth, Ont.
	Carried forward			168 92	

NORTH AMERICA.

Amounts or Balances in respect to which no transactions have taken place, or paid, for five years and upwards.

years are reckoned from the termination of said fixed period.

BRITANNIQUE DU NORD.

ou balances au sujet desquels il n'y a pas eu de transactions ou sur lesquels aucun pendant cinq ans ou plus.

ans seront calculés depuis l'expiration de la dite période fixe.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
London, Ont....	Nov. 30, '65		
" ..	May 31, '57		
" ..	Dec. 16, '58		
" ..	Nov. 13, '57		
" ..	Oct. 31, '61		
" ..	Dec. 29, '63		
" ..	July 2, '63		No particulars obtainable. Elliott was a flour merchant.
" ..	Oct. 8, '63		
" ..	Aug. 28, '65		
" ..	" 28, '65		
" ..	" 14, '66		
" ..	June 4, '66		
" ..	Feb. 1, '66		
" ..	Nov. 9, '66		
" ..	Sept. 5, '66		
" ..	Dec. 31, '66		
" ..	Feb. 20, '66		
" ..	May 17, '67		
" ..	July 24, '67		
" .	June 1, '67		
" ..	Dec. 9, '67		
" .	July 5, '67		
" ..	June 14, '67		
" ..	Jan. 11, '68		
" ..	May 23, '68		
" ..	Dec. 22, '68		
" ..	Mch. 23, '68		
" ..	Jan. 2, '68		
" ..	Aug. 31, '68		
" ..	May 7, '68		
" ..	June 14, '67		
" .	Oct. 2, '74		
" ..	Mch. 6, '74		
" ..	Dec. 19, '77		
" ..	" 23, '76		

Bank of British North America

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			168 92	
	Thomas, A			43 85	Petrolia, Ont.
	People's Building Society			99 70	London, Ont.
	Farncombe, T. jr			1 14	"
	Smith, J. K			111 92	"
	Flanagan, W			5 38	"
	Richardson, Hugh			6 48	Woodstock, Ont
	O'Neil, R			9 00	London, Ont.
	Weatherill, Newman			31 43	"
	Ryan, Bridget			590 00	"
	Baskerville, Jane (administratrix)			12 68	Centralia, P.O., Ont
	Butcher, W. W			15 06	London, Ont.
	Adams, Mrs. Johannah			58 00	Indianapolis
	Morris, W. jr. / Schwab, W. L			1,130 60	Paris Station, Ont. / London, Ont.
	Lead Year Consolidated Gold Mining Co			1 11	London, Ont.
	McGiverin, W., assignee			22 44	Hamilton, Ont
	Davis, J. C			32 35	Buffalo, N. Y.
	Vanderlip, M			2 14	Brantford, Ont.
	Verral, H. P			1 61	"
	Wells, H. H			10 00	"
	O'Reilly, Miles, M.D.			0 50	Preston, Ont.
	Lang, James (executors of J. Watts / Hart, James (deceased.			1 83	Chicago, Ill. / Portland, Oregon.
	Thornton & Fisher			1 72	Dundas, Ont.
	Buckham, M			20 17	Hamilton, Ont.
	Gentry & Brown			0 45	"
	Griffin, Absalom			3 08	"
	Great Western Ry. Coal Co., R. W. Dunstan, Mgr.			5 00	"
	Forbes, A			0 44	"
	Hill, C. P			0 19	Clinton, Ont.
	Holland, J. F			16 65	Hamilton, Ont
	Kerr, J. A			1 32	"
	Massingbird, Rev. Hornpisch			2 58	"
	Melville, H. M			1 88	"
	Minty, R. H. & G			1 23	"
	McMorries, J. Treasurer			0 01	East Flamboro, Ont.
	McKinnon, R			0 47	Caledonia, Ont.
	Nixon & Swales			19 55	Hamilton, Ont.
	Parker, C			1 40	"
	Patterson, David			1 61	"
	Smith, Robert McN			0 10	"
	Smith, A. G			0 37	"
	Taylor, Isaac R			0 11	"
	Walton & Co., R. C			8 85	"
	Woodruff, A. L. & Co			2 44	"
	Whitby, N. B			0 98	Beamsville, Ont.
	Gage, J. W			0 26	Barton, Ont.
	Hagerman, W. E			0 18	Oakville, Ont.
	Jardine, Joseph			0 95	Hamilton, Ont.
	Long, James			9 25	Marston, Ont.
	McKinnon, J. M			0 31	Caledonia, Ont.
	Stauffler, C			1 46	Hamilton, Ont.
	White, Jas			14 58	Toronto, Ont.
	Carried forward			2,473 73	

SESSIONAL PAPER No. 7

Banque de l'Amérique Britannique du Nord

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
London, Ont.	July 31, '72		
"	Nov. 29, '69		
"	July 28, '83		
"	Nov. 18, '80		
"	Aug. 6, '83		
"	Dec. 27, '73		
"	June 29, '89		
"	Sept. 2, '90		
"	Nov. 7, '91		Deposit receipt.
"	Sept. 21, '95		
"	Aug. 28, '91		Dead.
"	Dec. 7, '99		Deposit receipt.
"	" 16, '99		Deposit receipt.
"	Feb. 21, '99		
Brantford, Ont.	Aug. 27, '68		Dead.
"	June 26, '67		Dead.
"	Dec. 11, '75		Dead.
"	Dec. 3, '86		
"	Oct. 8, '83		
Paris, Ont.	Feb. 27, '88		J. F. Gilkison of Brantford, believed to be legal representative of Mr. O'Reilly, deceased.
"	Sept. 4, '75		
"			
Dundas, Ont.	Feb. 1, '66		
Hamilton, Ont.	Aug. 7, '46		Deceased.
"	Sept. 10, '57		
"	April 10, '55		
"	Jan. 31, '57		
"	Dec. 22, '66		
"	June 15, '58		
"	Nov. 28, '60		
"	Mar. 31, '53		
"	Oct. 18, '53		
"	April 15, '61		
"	Jan. 8, '55		
"	Feb. 20, '67		
"	Jan. 2, '68		
"	Dec. 10, '56		
"	Oct. 6, '48		
"	Oct. 30, '46		
"	Nov. 27, '66		
"	Sept. 6, '56		
"	July 6, '65		
"	July 17, '57		
"	Oct. 7, '65		
"	Nov. 24, '63		
"	Jan. 15, '72		
"	Mar. 16, '72		
"	May 1, '71		
"	Oct. 16, '72		
"	Dec. 12, '71		
"	Sept. 12, '73		
"	Feb. 8, '72		

Bank of British North America—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			2,473 73	
	Wilson, J. D			2 16	Hamilton, Ont
	Bremner, J			0 89	"
	Brinchman, G. F. C			3 56	"
	Benson, H. B			2 00	Palermo, Ont
	Allanson, John			0 21	Hamilton, Ont
	Dinnen, J. R			3 10	"
	McDonald, W. & Co			0 18	"
	Hewson, G. H			1 57	Smithville, Ont
	O'Brien, Arthur			125 00	Hamilton, Ont
	Stewart, Colin			4,894 00	Munlachy, near Inverness, Scotland
	Armstrong, J. G			0 02	Toronto, Ont
	Adshead, J. E			0 75	"
	Arnold, J			81 37	"
	Baby, F			17 17	"
	Burns, Mary S			0 66	"
	Caldecott & King			0 75	"
	Caldwell, F. A			48 60	"
	Carroll, J. R			0 95	"
	Chapman, G			0 04	Sutton, Ont
	Cotton, J			6 30	"
	Commissariat			4 18	
	Deering, W			6 04	
	Eastly, Wm			0 60	
	Findlay, J. A			1 12	
	Fraser, W			1 70	
	Fuller, T. J			23 10	
	Graham, J. J			1 80	
	Green, W. P			0 11	York Mills, Ont
	Hastings, R			1 45	
	Hyde, J. C			20 00	
	Jamieson, W			8 00	
	Knowles, Thos			1 33	Barrie, Ont
	Lamb, Thos			2 18	
	Lett, Rev. S			0 58	
	Lenfesty, P			0 22	
	Liddell, J			40 54	
	Matheson & Fitzgerald			0 19	Toronto, Ont
	Mitchell, C			0 25	Scarborough, Ont
	Morrison, D			0 82	
	Montgomery, S			0 22	Port Hope, Ont
	McGlashan, A			0 17	
	McKay, J			11 47	Toronto, Ont
	McKendrick, Mrs. A			0 04	Kincardine, Ont
	Newton, W. H			4 16	Toronto, Ont
	Rogers, R			26 00	
	Simpson, J			1 55	
	Sinclair, J			0 02	
	Smart, J			5 60	Toronto, Ont
	Smith, A			22 00	
	Stoneman, Sarah			40 00	
	Stabback, J			6 44	Toronto, Ont
	Denyer, W			0 90	"
	Tully, J. A			5 50	"
	Watson, J			0 43	
	Carried forward			7,901 72	

Banque de l'Amérique Britannique du Nord.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Hamilton, Ont..	Jan. 8, '75	....	
" ..	Nov. 24, '74	....	
" ..	May 26, '74	....	
" ..	Feb. 19, '76	.....	
" ..	June 3, '80	.....	
" ..	Mar. 31, '70	.....	
" ..	" 21, '70	.....	
" ..	May 1, '82	.....	
" .	Oct. 17, '54	.....	Deposit receipt.
" ..	Aug. 4, '88	.....	Deposit receipt.
Toronto, Ont..	Jan. 15, '58	.....	
"	April 20, '58	.....	
" . ..	May 10, '54	.....	
"	Dec. 1, '57	.....	
"	Nov. 11, '54	.....	
" . ..	Sept. 9, '60	.....	
" . ..	May 2, '57	.....	
"	April 28, '84	.....	
"	Oct. 6, '63	.....	
"	Nov. 4, '51	.....	
"	Sept. 14, '54	.....	
"	Feb. 2, '43	.....	
"	Dec. 22, '57	.....	
"	May 20, '57	.....	
"	Jan. 15, '56	.....	
"	Feb. 12, '53	.....	
"	Aug. 20, '52	.....	
"	June 15, '63	.....	
"	Nov. 6, '57	.....	
"	Jan. 29, '47	.....	
"	Oct. 6, '57	.....	
"	May 28, '61	.....	
"	Sept. 18, '56	.....	
"	April 15, '59	.....	
"	Dec. 1, '56	.....	
"	Aug. 27, '53	.....	
"	May 25, '60	.....	
. ....	" 2, '59	.....	
. ....	Feb. 11, '59	.....	
"	Oct. 23, '61	.....	
"	Sept. 7, '58	.....	
"	Aug. 25, '59	.....	
"	Sept. 10, '63	.....	
"	Oct. 30, '48	.....	
"	Jan. 10, '44	.....	
"	Dec. 11, '47	.....	
"	" 23, '56	.....	
"	Feb. 25, '59	.....	
"	Nov. 26, '53	.....	
"	Dec. 26, '44	.....	
"	Oct. 19, '42	.....	
"	Dec. 30, '64	.....	
"	Jan. 25, '64	.....	
"	Mar. 31, '63	.....	

Bank of British North America—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			7,901 72	
	Norris, Rev. W			1 44	Scarborough, Ont.
	French, W. W			100 81	Guelph, Ont.
	Lewis, Arnott			39 63	Petrolia, Ont.
	Bridges, C. C			1 60	Bradford, Ont.
	Burns, A. G			1 56	Toronto, Ont.
	Bryce, J. B			0 12	
	Compton & Coyne, executors of estate of J. Shannon, deceased			0 02	
	Colles, Sir W. H. G			1 44	
	Carter, Scott & Co			0 54	Toronto, Ont
	Dane, Paul			1 30	Alport
	Fraser, Mary T			142 31	
	Forbes, E. M. C			0 75	
	Grainger, John			0 26	Toronto, Ont
	Goldie, G. R			4 84	
	Godson, George			0 20	
	Gurty, John			77 44	
	Harding, George			20 00	
	Herring, E. H			0 08	Wastage
	Hallen, S. W			0 69	Penetanguishene
	Leger, E. A			11 13	
	Lazard, James			0 46	Orillia, Ont.
	Scott, R. W., manager acct			27 06	
	Meyers, A. H., jr			0 31	Toronto, Ont
	Morse, J. W			2 00	
	Miller & Anderson			2 96	Toronto, Ont
	Meekin, W			8 44	
	Miller, D			0 60	Toronto, Ont
	Onslow, J. N			0 06	
	Pearce, M. A			104 68	
	Palen, R. & Co			0 29	Toronto. Ont
	Paterson, James			0 98	
	Ryerson, Rev. G. and others			0 01	
	Rathbone, W. H			0 02	Barrie, Ont.
	Shaw, Martha			37 84	Toronto, Ont
	Short, Clark & Co			2 00	"
	Sutherland, W			4 19	
	Trotter, R. J			0 81	Toronto, Ont
	Thorn, W			0 85	"
	Thompson, David			2 62	Etobicoke, Ont
	Finley, G. E			0 39	"
	Webster, W. W. H			66 52	Cobourg, Ont.
	Wendall, A			0 15	Toronto. Ont
	Whiteley, J			1 78	"
	Jolliffe, J			4 87	
	Layton, F. C			0 46	
	Lang, J. B			12 00	
	Marling, T. H			0 10	
	Tuckett, T			0 67	
	Ward, E. C			0 13	
	Parkinson, A. G			0 01	
	Brown, Jos			0 53	
	Kerrick, E			26 81	
	Cantellier, E, S			0 07	Toronto, Ont
	Cubbold, A. W			0 11	Eastwood, Ont.
	Carried forward			8,618 66	

Banque de l'Amérique Britannique du Nord.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Toronto, Ont ...	Jan. 6, '65	.....	
"	April, 7, '62	.....	
"	Jan. 13, '73	.....	
"	Dec. 1, '71	.....	
"	April 16, '72	.....	
"	" 16, '72	.....	
"	Nov. 25, '70	.....	
"	Aug. 12, '71	.....	
"	Oct. 23, '72	.....	
"	" 26, '71	.....	
"	July 30, '70	.....	
"	" 30, '70	.....	
"	Aug. 15, '68	.....	
"	July 27, '71	.....	
"	Mar. 14, '72	.....	
"	Dec. 13, '73	.....	
"	June 1, '71	.....	
"	Oct. 11, '71	.....	
"	Nov. 7, '73	.....	
"	June 6, '67	.....	
"	Sept. 14. '71	.....	
"	Oct. 4, '72	.....	
"	June 17, '68	.....	
"	" 17, '68	.....	
"	April 13, '71	.....	
"	Jan. 3, '72	.....	
"	April 10, '72	.....	
"	Aug. 3, '69	.....	
" ...	July 23, '72	.....	
"	June 11, '69	.....	
"	Nov. 25, '71	.....	
"	May 2, '71	.....	
"	" 6, '74	.....	
"	July 8, '70	.....	
"	June 22, '74	.....	
"	Jan. 18, '73	.....	
"	Nov. 7, '70	.....	
"	" 7, '71	.....	
"	Feb. 17, '72	.....	
"	Sept, 9, '73	.....	
"	June 10, '71	.....	
"	July 30, '74	.....	
"	April 25, '73	.....	
"	May 19, '76	.....	
"	Dec. 21, '76	.....	
"	Nov. 10, '76	.....	
"	" 9, '75	.....	
"	July 30, '77	.....	
"	Sept. 17, '75	.....	
"	June 29, '78	.....	
"	Oct. 26, '75	.....	
"	May 15, '77	.....	
"	Feb. 24, '80	.....	
"	Dec. 22, '80	.....	

Bank of British North America—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			8,618 66	
	Livingstone, W			0 02	Bracebridge, Ont
	Strain, F			25 00	
	Rowe, G. D			7 88	
	Morrison, John			5 10	Toronto, Ont
	Silberstein, J			0 62	"
	Nicol, E. D			0 30	"
	Jones, S			150 48	San Francisco, Cal.
	Wilmot, E. M			88 27	Guelph, Ont
	Easton, J. R			1 33	Ilfracombe, Ont
	Gardner, Gordon			1 04	Toronto, Ont
	Case, Mary E			0 10	"
	Cook, George			0 25	Leslieville
	Gardner, W			5 31	
	Evans, Geo			0 13	
	Brown, Wm. & Co., manager acct			4 87	Toronto, Ont
	Hammerton, Frank			1 52	"
	Jones, John			0 50	"
	Collins, H. Guest			5 06	Berlin, Germany
	Barry, A. B			0 49	Toronto, Ont
	Porter, D. H			0 66	Argyle, Ont
	Seymour, J. W			3 00	Texas, U.S.A.
	Toronto Willard Tract Depository Dividend acct			4 50	Toronto, Ont
	Tully, Martha			60 00	"
	Connoly, Wm			0 34	London, Ont
	Breakenbridge, John			3 52	Kingston, Ont
	Brown, Geo			36 58	"
	Canniff, Joseph			5 87	Belleville, Ont
	Gardner, J. O. & Co			2 50	Kingston, Ont
	Miller, C. H			0 53	Newburgh, Ont
	McDonald, John			0 78	Belleville, Ont
	Stevens, S			0 25	"
	Seldon & Gordon			2 10	Kingston, Ont
	Urquhart, Arch			4 72	"
	Walker, Francis			2 00	"
	Godson, W. F			2 44	Winnipeg, Man
	Paterson, John			40 00	Kingston, Ont
	Snider, Alice			200 00	Detroit, Mich
	Bond, Helen			48 00	Verona, Ont
	West, W. S			500 00	Lake Odessa, Mich.
	West, W. S			250 00	"
	Warner, Mary			100 00	Niagara, N.D., U.S.
	Cassels, J. H			1 93	Kenmore, Ont
	Stuart, John			4 48	Ottawa, Ont
	McCarthy, James			4 23	"
	Lawson, Bros			0 42	"
	Morrison, A. M			8 00	"
	Kent, Maria A			0 04	"
	Edwards & Routledge			0 49	"
	Fingland, W., assignee W. Mills			1 58	"
	Murphy, J., assignee P. Valiquette			6 50	"
	McConnell, Renaldo			2 14	"
	Berrigan, Roger			942 00	"
	Ahern, James			4 00	Montreal, Que
	Adlington, R. M. D.			0 65	"
	Carried forward			11,161 18	

Banque de l'Amérique Britannique du Nord.

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	Month Year		
Toronto, Ont.	Oct. 22, '81		
"	Aug. 17, '80		
"	July 19, '80		
"	Feb. 8, '82		
"	Mar. 28, '82		
"	July 24, '82		
"	Aug. 29, '82		
"	Jan. 24, '83		
"	June 9, '86		
"	Nov. 22, '87		
"	May 16, '83		
"	Mar. 15, '83		
"	June 28, '83		
"	" 23, '83		
"	Jan. 2, '90		
"	Nov. 11, '99		
"	July 6, '99		
"	Oct. 30, '90		
"	Aug. 2, '92		
"	April 30, '92		
"	" 1, '92		
"	May 1, '93		
"	Dec. 24, '97		Deposit receipt.
"	June 2, '98		
Kingston, Ont.	Jan. 22, '49		Dead.
"	Sept. 27, '53		
"	July 20, '52		
"	Jan. 22, '85		Insolvent.
"	Oct. 26, '64		Dead.
"	May 21, '52		
"	July 26, '52		
"	" 1, '52		
"	Jan. 17, '57		Failed.
"	Sept. 13, '53		
"	July 17, '90		
"	May 16, '74		Deposit receipt.
"	Sept. 17, '94		"
"	May 16, '96		"
"	Dec. 4, '97		"
"	" 4, '97		"
"	April 28, '99		"
Ottawa, Ont.	Nov. 24, '69		Left the country ; address unknown.
"	April 21, '71		Died intestate ; no administration letters.
"	Dec. 6, '69		Failed ; estate wound up.
"	Feb. 23, '74		
"	Mar. 27, '75		Failed ; estate wound up.
"	May 3, '75		
"	July 5, '75		
"	Nov. 30, '75		Fingland dead
"	April 20, '77		
"	Feb. 15, '66		Insolvent ; dead ; F. Clemow, assignee.
"	Dec. 22, '94		Deposit receipt.
Montreal, Que.	April 4, '55		
"	Dec. 10, '63		

Bank of British North America—

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		$ cts.	$ cts.	$ cts.	
	Brought forward			11,161 18	
	Atkinson, H			339 88	Montreal, Que
	Aylmer, W			0 02	"
	Armstrong, Rev. J. G			0 11	"
	Becket, J. C			2 36	"
	Bell, W. H			12 63	Perth, Ont
	Bennett, Griggs & Lothorp			1 58	Montreal, Que
	Begley, T. W., executor M. Walker			10 20	"
	Boody, Stone & Co			2 88	"
	Brooks, Wm			1 67	"
	Brown & Harley			0 15	"
	Bruneau, J			3 77	"
	Castle & Co			0 02	"
	Carter, Vevasseur & Rex			13 70	"
	Cassey, E			5 00	"
	Crawford & Wilkinson			9 30	"
	Crossley, W. E			2 38	"
	Crouther, W			0 10	"
	Day, C. D			2 58	"
	Dodds, M. A. C			2 74	"
	Evered, W			3 73	"
	Fleck, A			1 54	"
	Foster, J			16 13	"
	Frances, B			0 13	"
	Frost & Co., Thos			16 13	"
	Goold, W			0 51	"
	Goold, R. W			0 03	"
	Graham, W			0 05	"
	Hineston & Co., J			0 80	"
	Hall, E			0 13	"
	Cumming, W. B., Hill, C. G., assignees estate of A. Hamilton			6 28	"
	Leeming, Jno., Sabine, A. F., estate of J. Harding			0 15	"
	Hepburn, Wm., M.D			0 40	New York, N.Y
	Hobson, R			6 11	Montreal, Que
	Holmes, B. (N.P)			185 92	"
	Huron Bay Copper Co			1 37	"
	Macfarlane, Arch., assignee estate of J. R. Hutchins			13 23	"
	Innes, R			1 92	"
	Kelly & Co., J			2 45	"
	Kelly & Smithers			8 67	"
	Kinder, J. W			0 01	"
	Kyle, A			0 20	"
	Larne, A., trustee of			0 48	"
	Laurie, W			0 32	"
	Leaycroft & Co			3 17	"
	Peck, Thos., Walkis, Jos., estate of W. S. Leste			0 12	"
	Long, John			8 00	"
	Lynch, O. & J			1 25	"
	Morris, E			0 56	"
	Masson & Co., F			0 17	"
	Mills, W. H			0 80	"
	Morgan, Jas			4 35	"
	Carried forward			11,857 36	

SESSIONAL PAPER No. 7

Banque de l'Amérique Britannique du Nord.

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	Month Year		
Montreal, Que..	Oct. 21, '46	....	
" ..	Sept. 4, '55	....	
" ..	Mar. 12, '59	....	
" ..	Aug. 11, '62	... .	
" ..	Mar. 1, '44	.....	
" ..	June 26, '55	... .	
" ..	May 6, '53	....	
" ..	Oct. 17, '48	....	
" ..	Feb. 8, '56	... .	
" ..	Nov. 3, '46	.....	
" ..	Aug. 29, '46	.....	
" ..	" 18, '64	.....	
" ..	Dec. 12, '54	....	
" ..	Aug. 17, '46	....	
" ..	Nov. 2, '42	.. ..	
" ..	June 9, '46	....	
" ..	Dec. 24, '57	.....	
" ..	Aug. 2, '53	....	
" ..	May 14, '61	.....	
" ..	Dec. 4, '61	.....	
" ..	April 13, '64	.....	
" ..	Mar. 8, '47	.....	
" ..	Aug. 14, '46	....	
" ..	Oct. 21, '45	.....	
" ..	Nov. 15, '61	.. ..	
" ..	" 5, '61	.....	
" ..	Feb. 16, '47	.....	
" ..	Nov. 17, '64	.....	
" ..	Mar. 26, '46	... .	
" ..	May 2, '48	....	
" ..	April 14, '51	.....	
" ..	Oct. 6, '55	....	
" ..	April 16, '61	.....	
" ..	Jan. 19, '56	.....	
" ..	Dec. 26, '48	....	
" ..	Sept. 14, '49	.....	
" ..	" 28, '47	....	
" ..	June 4, '46	.....	
" ..	Sept. 8, '52	.....	
" ..	May 12, '62	.....	
" ..	Sept. 13, '60	.....	
" ..	July 16, '53	....	
" ..	Dec. 9, '45	....	
" ..	Nov. 18, '46	.....	
" ..	July 4, '54	.....	
" ..	Jan. 5, '54	....	
" ..	May 11, '61	.....	
" ..	Sept. 17, '64	.....	
" ..	Jan. 8, '51	.....	
" ..	July 25, '46	.....	
" ..	Jan. 6, '55	.....	

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		$ cts.	$ cts.	$ cts.	
	Brought forward			11,857 36	
	Mowbray, A. C			0 17	Montreal, Que
	McDonnell, D			1 35	"
	McDougall, J			2 85	"
	McKechine, M			1 00	"
	McLeod, J			4 00	Quebec
	McPherson, R. D			2 00	Montreal
	McPherson, A			1 80	"
	Payne, S. W. S			0 40	Louisville, Ky
	Perkins, R. H			8 47	Montreal
	Porter, Jas			2 00	"
	Reid & Merkins			2 98	"
	Ronald, Alex			0 92	"
	Schofield & Son			4 00	"
	Scott, R			1 95	"
	Sharpe, J. B			2 70	"
	Stevenson, A			1 95	"
	Stevenson, Sutherland & Co			0 39	"
	Sutherland, J. S			0 73	"
	Sykes, de Berges & Co			0 48	"
	Teafe, Theodore			0 69	"
	Telfer, W			2 92	"
	Thornton, J			0 45	"
	Tivinains, D			0 35	"
	Weir, R. & Co			2 42	"
	Wood, J. & W			0 15	"
	Wheeler, Edward			0 24	"
	Ross, Robert			1 69	"
	Alexander, Murphy & Cuddihy			1 16	"
	Grafton, F. E			0 50	"
	Privett, H. E			2 62	"
	Nathan, Robert			2 72	"
	Davis, Capt. C. A			1 26	"
	Phelps, Geo. F			1 40	"
	Swales, F. G			0 96	"
	McDonald, C. & Co			0 43	"
	Morkill, R. O., jr			0 04	"
	Hayes, Andrew			0 13	"
	Gibson, W. M			1 15	"
	Farigana, F. J			1 54	"
	Bogue, Brault & Co			0 48	"
	Boyd, Egan & Co			0 77	"
	Johnson, J. W			0 24	"
	Hood, J. & Co			0 44	"
	Thurston, J. D			0 54	"
	Wright, H. S. & Co			0 83	Jersey, Beauce Co., Q
	Tanner, C. A			0 59	Montreal
	Gibb Wire & Iron Co			0 87	"
	Linsley, D. C			15 79	"
	Hall, A. S			17 47	"
	Huckvale, W			0 20	"
	Caron, Judge R. E			1 08	"
	Geddes, C., estate of			125 48	"
	Smith, Alex			2 30	"
	Quintal, P			6 05	"
	Sinclair, J., & Bryson, T. M			0 30	"
	Carried forward			12,093 75	

SESSIONAL PAPER No. 7

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	Month Year		
Montreal	July 28, '54		
"	Nov. 6, '43		
"	Jan. 25, '55		
"	Feb. 28, '54		
"	Nov. 23, '43		
"	" 14, '50		
"	Feb. 18, '51		
"	Sept. 20, '63		
"	Oct. 11, '42		
"	June 13, '55		
"	Nov. 15, '50		
"	Dec. 30, '54		
"	Mar. 17, '47		
"	Nov. 20, '49		
"	" 14, '54		
"	" 5, '50		
"	Aug. 10, '58		
"	Dec. 3, '51		
"	Nov. 2, '54		
"	" 24, '66		
"	June 22, '47		
"	May 3, '48		
"	" 29, '49		
"	Aug. 31, '48		
"	Nov. 20, '50		
"	" 12, '77		
"	Oct. 16, '76		
"	Mar. 1, '75		
"	June 11, '75		
"	July 16, '75		
"	Mar. 17, '75		
"	Dec. 28, '77		
"	Sept. 17, '78		
"	Mar. 7, '78		
"	Aug. 4, '81		
"	Feb. 26, '80		
"	" 17, '81		
"	Jan. 15, '77		
"	June 8, '81		
"	July 18, '84		
"	Dec. 28, '82		
"	" 6, '83		
"	Jan. 25, '83		
"	Nov. 15, '82		
"	Dec. 10, '83		
"	" 31, '84		
"	" 31, '85		
"	" 31, '85		
"	May 9, '85		
"	Aug. 9, '86		
"	Jan. 1, '84		Dead.
"	" 1, '55		
"	July 4, '68		
"	Mar. 12, '69		
"	Dec. 15, '69		

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		$ cts.	$ cts.	$ cts.	
	Brought forward			12,093 75	
	Bowman, J. C			0 16	Montreal
	Hawes, Lt.-Col. R. P.			0 15	"
	Harrison, F. H			0 31	"
	Bindley, W. G.			0 50	"
	Gibson, C. A.			3 46	"
	Fraser, J			56 35	"
	Alexander, R.			2 64	"
	Yorkshire Varnish Co.			10 00	"
	O'Brien, John			40 69	L'Orignal, Ont.
	Lundy, E. R			1 78	Montreal
	Watkins, John			0 29	Hochelaga, Que.
	Bonnefoy, Clere, fils & Janvier			0 23	Montreal
	Bruce, A. H. M			1 54	"
	Goodwin, T. W. W			0 08	St. Polycarpe, Que.
	Watts, W. T			7 06	Montreal
	Smith, P. W.			1 33	"
	Sterling, A.			3 86	"
	Gilkison, Robert		37 33		Niagara
	Halket, Fred.		7 47		Toronto
	Brooks, Samuel		26 90		Sherbrooke, Que.
	Gueront, Maria Josette Woolsey		133 70		St. Denis River, Chambly
	Hodges, J. M		123 88		5 Charlotte Sq., Edinburgh
	Dean, Jas		11 62		Quebec
	Paton, Mary B. & Helen			235 36	St. Etienne, Que.
	Anderson, W. A			0 69	Montreal
	Coates, John			0 22	London, England.
	Bashell, Mrs. L			10 00	Montreal
	Nicholson, A			50 00	Lake Temiscaminge.
	McDonald, James			300 00	Mount Royal Vale, Montreal
	Robertson, Agnes Anne			1,614 00	Brockville, Ont.
	McDonald, James			225 00	Mount Royal Vale, Montreal
	McDonald, James			500 00	"
	Ekins, Mrs. Elizabeth			120 00	33 Paris St., Point St. Charles
	Jackson, Miss F. A.			0 39	Montreal
	Pitanga, O			0 08	"
	Langlois & Co			0 97	"
	Hattie, J. H.			56 36	"
	Slack, S. B.			500 00	"
	Murchy, D. M.			85 00	Napanee, Ont
	Ash & Denys.			0 43	Centreville.
	Daly, C			2 85	Napanee, Ont
	Gilmour, R.			8 00	"
	Henry & Hager			0 86	Enterprise
	Sexsmith, Thos.			2 65	Napanee, Ont
	Lipper, S., Methot, F. X., Burstall, H., assignees Allen & Reid, insolvent			17 39	Quebec
	Atkinson, E. W			10 82	"
	Blair, A. T.			5 00	"
	Brown, G. G			1 50	"
	Carried forward		340 90	15,971 75	

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	Month Year		
Montreal	Mar. 19, '72		
"	May 16, '71		
"	June 30, '71		
"	Sept. 25, '74		
"	" 12, '74		
"	May 5, '73		
"	Apr. 4, '74		
"	Feb. 22, '87		
"	Dec. 7, '71		
"	July 20, '87		Failed.
"	Apr. 28, '85		
"	Dec. 31, '85		
"	Jan. 17, '88		
"	Aug. 22, '88		Failed.
"	Sept. 23, '89		
"	June 10, '90		
"	Nov. 30, '90		
"	Jan. —, '40		
"	" —, '40		
"	July —, '41		
"	Jan. —, '43		
"	July —, '46		Dead.
"	Jan. —, '43		
"	Mar. 3, '94		Deposit receipt
"	June 8, '94		
"	Jan. 19, '95		
"	Sept. 20, '97		
"	Apr. 18, '96		Deposit receipt.
"	Nov. 3, '96		"
"	Mar. 9, '97		"
"	Apr. 30, '97		"
"	Nov. 22, '98		"
"	Dec. 22, '98		"
"	May 27, '98		
"	Jan. 13, '96		
"	Dec. 10, '96		
"	Nov. 27, '96		
"	Dec. 22, '99		Deposit receipt.
Napanee, Ont.	Aug. 7, '72		
"	Mar. 19, '77		
"	Nov. 17, '77		
"	June 16, '75		
"	Jan. 11, '76		
"	Nov. 6, '75		
Quebec	Dec. 18, '45		
"	Nov. 13, '54		
"	Mar. 8, '65		
"	Oct. 4, '70		

Bank of British North America—

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		$ cts.	$ cts.	$ cts.	
	Brought forward		340 90	15,971 75	
	Buchanan, A			11 58	Quebec, P.Q
	Carson, J			0 01	"
	Collingwood, E			7 22	"
	Côté & Son			0 20	"
	Decres, S. R			8 03	"
	Dean, Jas., est. of			7 22	"
	Dumoulin, P. B			1 93	"
	Faulkenburg & McBlain			0 83	"
	Flanagan & Roche			3 86	"
	Fleming, B. P			1 60	"
	Forsyth, J. B. & Co			1 52	"
	Fraser, J. M			6 00	"
	Frechette, J. B			0 44	"
	Freebody, M. G			5 46	"
	Gales & Hoffman			11 40	"
	Gillespie, Jas., est. of			13 57	"
	Garnham, R. E			0 40	"
	Gorman, M			6 00	"
	Harbord, C			3 00	"
	Home Mission Fund, Church of Scotland			20 24	"
	Hyman, W			0 03	"
	Irvine, W. H			1 22	"
	Jones, J			1 45	"
	Kellar & Gorsley			0 50	"
	Jones, H. N			0 77	"
	Langevin, E			1 25	"
	Lortie & Frère			1 03	"
	McDonald, J			8 50	"
	Munn, J			0 53	"
	McDonald, W			1 40	"
	McDougall, J			0 10	"
	McDonald & Logan			1 10	"
	McAdams, A			0 60	"
	Noad, H. J. & Newton, W. J			1 10	"
	O'Neill, P			3 57	"
	Patton, H. N			66 87	"
	Bristow, W.; Forsyth, J. B.; trustees of R. Penniston, insolvent			4 00	"
	Paterson, M			0 12	"
	Rogers, C			0 13	"
	Ryan, M			0 07	"
	Rooks, O. C			3 36	"
	Shapnall, H. W. T			6 67	"
	Sheppard, M. & Co			26 80	"
	Smith, C. C			2 37	"
	Fraser, J. M. & Gillespé, A., administrators estate of Charles Stuart, deceased			92 18	"
	Dow, A. D			100 00	"
	Henderson, E			4 85	"
	Synay, J			100 68	"
	Tomlinson, G			1 25	Gilbert River
	Turcotte, H			1 43	Quebec, P.Q
	Valliant, R			3 63	"
	Carried forward		340 90	16,519 82	

SESSIONAL PAPER No. 7

Banque de l'Amérique Britannique du Nord.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Quebec, P.Q....	Nov. 19, '68		
"	July 11, '62		
"	Oct. 30, '54		
"	Feb. 4, '82		
"	Apr. 6, '50		
"	May 11, '67		Dead.
"	Dec. 17, '49		
"	May 6, '68		
"	" 4, '67		
"	Nov. 27, '82		
"	" 19, '67		
"	Apr. 20, '60		
"	Nov. 17, '66		
"	Dec. 9, '78		
"	Jan. 24, '53		
"	May 4, '68		Dead.
"	Nov. 5, '50		
"	" 16, '42		
"	Oct. 9, '79		
"	Aug. 20, '66		
"	Apr. 2, '57		
"	Oct. 3, '57		
"	Mar. 18, '54		
"	Sept. 9, '44		
"	Aug. 17, '60		
"	Apr. 8, '58		
"	June 28, '70		
"	Nov. 1, '52		
"	Dec. 24, '55		
"	May 10, '48		
"	Aug. 23, '55		
"	Mar. 27, '52		
"	Oct. 5, '57		
"	Nov. 4, '51		
"	July 20, '59		
"	Aug. 28, '47		
"	July 10, '39		
"	Sept. 24, '81		
"	Oct. 31, '54		
"	" 10, '55		
"	July 22, '64		
"	June 28, '62		
"	July 10, '46		
"	Jan. 12, '78		
"	Apr. 2, '51		
"	Jan. 23, '54		
"	June 15, '54		
"	" 10, '80		Deposit receipt.
"	Nov. 4, '79		
"	May 29, '56		
"	Nov. 7, '63		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward		340 90	16,519 82	
	Vanderroost, G. M.			15 00	Quebec, P.Q.
	Way, E. & Co.			4 68	"
	Wilson, A.			25 87	"
	Wilson, J. F.			17 54	"
	Neilson, H			7 90	St. John, N.B.
	Whitney, J. W.			0 26	"
	Woolhampton, B.			4 18	"
	Robertson, Jas., sr.			0 16	"
	Jacob, E.			2 30	"
	Hensties, L.			4 01	"
	McDonald & Co			3 88	"
	Warwick, W. & Eaton, Geo., administrators of estate of Geo. Chadwick, deceased			1 80	"
	Robinson, T. E.			0 18	"
	Robinson, J.			5 37	Digby, N.S.
	Lanton, B.			2 45	St. John, N.B.
	Olive, W.			16 65	"
	Connor, J.			2 95	"
	Macdonald, D.			5 15	"
	Short, W.			0 22	"
	Smith, W. M.			2 88	"
	Evans, J.			0 35	"
	Lough, J.			5 45	"
	Peters, E. R.			3 74	"
	Bezant, C.			6 41	"
	Garby, G.			0 60	"
	Gray, J. H.			1 65	"
	Broad, E. & H.			1 95	"
	Coventry, J. W.			59 48	"
	DeWolf, T. A. S.			4 36	"
	Grant, Jas. A.			0 01	"
	Notman, James			1 45	"
	McLeod, E., assignee of J. W. Cudlip			4 17	"
	McLeod, E., assignee of J. E. Hannon			3 81	"
	Robertson, D. D. & Co.			1 20	"
	Scovil, W. E.			11 03	"
	Miller, E. N.			1 09	Moncton, N.B.
	Thompson, R.			6 25	St. John, N.B.
	Elder, W.			0 18	"
	Dickson, J. E.			0 30	Hopewell, N.B.
	Stockton, S. H.			1 30	St. John, N.B.
	Goddard, A.			0 04	"
	Ferguson, Rankine & Co.			0 54	Bathurst, N.B.
	Macfarlane, J. R.			0 10	St. John N.B.
	Wallace, W. R.			2 20	Black River, N.B.
	Fellowes, J. J.			2 82	St. John, N.B.
	Breed, J. N.			0 02	"
	Jenkins, G. F			0 25	"
	Ward, F. P.			1 69	"
	Allan Bros.			0 14	"
	Collier, W. E., account of Pitts			0 45	"
	Fowler, H. J.			0 05	"
	Carried forward		340 90	16,766 33	

SESSIONAL PAPER No. 7

Banque de l'Amérique Britannique du Nord.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Quebec, P.Q.	June 4, 80		
"	May 6, '48		
"	Sept. 26, '62		
"	Nov. 8, '58		
St. John, N.B.	Dec. 31, '47		
"	" 30, '50		
"	Oct. 12, '49		
"	Apr. 25, '48		
"	July 15, '54		
"	Nov. 2, '54		
"	Aug. 11, '54		
"	Apr. 14, '55		
"	Dec. 17, '55		
"	Apr. 10, '56		
"	Jan. 19, '56		
"	" 2, '56		
"	Nov. 5, '56		
"	" 5, '59		
"	" 19, '61		
"	May 17, '61		
"	Oct. 31, '61		
"	Apr. 26, '60		
"	Sept. 21, '63		
"	Apr. 5, '67		
"	Dec. 10, '66		
"	Apr. 10, '66		
"	Jan. 16, '67		
"	Nov. 28, '74		
"	July 21, '71		
"	June 6, '77		
"	July 10, '75		
"	Apr. 26, '75		
"	Jan. 26, '75		
"	Aug. 14, '75		
"	Nov. 15, '70		
"	May 28, '77		
"	Mar. 31, '76		
"	Sept. 7, '76		
"	July 11, '77		
"	Apr. 4, '77		
"	Dec. 10, '77		
"	Apr. 27, '78		
"	May 2, '78		
"	Feb. 19, '78		
"	Nov. 30, '78		
"	Feb. 19, '80		
"	Nov. 13, '79		
"	July 26, '79		
"	Aug. 9, '87		
"	Dec. 27, '87		
"	Jan. 30, '88		

Bank of British North America—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward		340 90	16,766 33	
	Killam, A. E.			0 40	Moncton, N.B.
	Murphy, W.			0 94	St. John, N.B.
	Stone, A.			0 64	Penobsquis, N.B.
	Gladstone, W. C.			1 28	Buctouche, N.B.
	Smith, John			0 18	St. John, N.B.
	Harding, Col. P. 22nd Regt.			0 85	"
	Burdette, W. F			0 36	"
	Lyon, J. A			0 19	Kings Co., N.B.
	Beer, S			0 06	Sussex, N.B.
	Robertson, A. D			2 16	St. John, N.B.
	Stockton, S. H			4 34	"
	Harvey, E., executor of D. McGuire			13 19	"
	Robinson Bros.			12 34	"
	Bray, J. C.			0 03	Alma, N.B.
	McBride, Samuel			3 23	St. John, N.B.
	Seaforth, Charles			0 14	"
	Street, W. W.			0 03	"
	Lee, G. Herbert			617 22	"
	St. John Bolt & Nut Co			3 05	"
	" " in liquidation			7 66	"
	Law, A. L., executor estate of John Wilson, deceased			36 90	"
	Cochrane, W. D.			1 00	St. Stephens, N.B.
	Baxter, Martha Jane			1,246 26	Barnsville, N.B.
	Baxter, Thomas			54 81	"
	Howlett, Harry			0 60	St. John, N.B.
	Scott, Walter			3 66	"
	Morrisey, Mary Sophia			700 00	Charleston, Mass., U.S.A.
	Dwyer, John James			110 00	Union St., St. John, N.B
	Harding, Jas., sr			100 00	Red Head, Charlotte Co
	Ward, Mrs. Sarah A			40 00	Oromocto, N.B.
	Hooper, N. D			1 55	Montreal, P.Q.
	Sullivan, Timothy			40 00	Fredericton, N.B.
	Longwill, Mrs. Jane			121 00	Southampton, N.B.
	Besse, Susie			968 94	Brockton, Mass.
	Mynority, Henry & Co.			0 42	Halifax, N.S.
	Fowler, Sir J. F., Lieut. 17th Regt.			1 21	"
	Margerson, Miss			24 33	"
	Ryan, Wm			1 54	"
	Haliburton, A. F.			0 48	"
	Luck, A., Capt. 84th Regt			2 26	"
	DeChair, D.			4 89	"
	Thompson, John			7 30	"
	L'Estrange & Bradley			0 12	"
	Dunlop, Henry			0 24	Pictou, N.S.
	Victoria Coal Co			0 14	"
	Powell, L. Y			38 64	Halifax, N.S.
	Main, M. B			9 73	"
	Carew, John			1 21	"
	Adler, S. E.			119 45	"
	McLeod, Hugh			0 80	Sydney, C.B.
	McKenzie, D., estate of			2 45	Antigonish, N.S.
	Carried forward		340 90	21,074 55	

Banque de l'Amérique Britannique du Nord.

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	Month Year		
St. John, N.B..	Jan. 26, '88		
" ..	June 6, '87		
" ..	Mar. 27, '85		
" ..	Nov. 8, '68		
" ..	June 1, '68		
" ..	Feb. 22, '69		
" ..	Mar. 31, '71		
" ..	July 13, '71		
" ..	June 12, '69		
" ..	Jan. 30, '75		
" ..	Oct. 31, '73		
" ..	April 13, '74		
" ..	May 19, '71		
" ..	Dec. 18, '88		
" ..	Feb. 21, '90		
" ..	Oct. 8, '90		
" ..	April 8, '91		
" ..	Dec. 24, '92		
" ..	June 5, '93		
" ..	Aug. 31, '93		
" ..	Jan. 4, '93		Deposit receipt.
" ..	Dec. 31, '95		
" ..	Mar. 30, '97		"
" ..	" 1, '98		"
" ..	Sept. 26, '98		
" ..	May 13, '98		
" ..	Dec. 14, '97		"
" ..	Feb. 16, '99		"
" ..	Aug. 26, '99		"
Fredericton, N.B	Oct. 28, '99		"
" ..	Sept. 1, '84		
" ..	Mar. 14, '77		"
" ..	July 18, '93		"
" ..	Sept. 17, '98		
Halifax, N.S....	Feb. 25, '67		
" ..	April 1, '67		
" ..	June 3, '67		
" ..	" 30, '67		
" ..	July 4, '67		
" ..	May 6, '70		
" ..	July 18, '70		
" ..	" 30, '70		
" ..	Dec. 2, '70		
" ..	Feb. 24, '71		
" ..	Mar. 7, '71		
" ..	June 23, '71		
" ..	July 18, '71		
" ..	Dec. 31, '71		
" ..	May 10, '72		
" ..	Aug. 22, '74		
" ..	Sept. 17, '76		Insolvent, A. McGillivray ass.gnee.

Bank of British North America—

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		$ cts.	$ cts.	$ cts.	
	Brought forward		340 90	21,074 55	
	Allen, Jas. G			2 00	Liverpool, N.S
	Bradley, Henry			1 11	"
	Symes, Edmund			0 89	Halifax, N.S
	Main, W. D. & Co			1 12	Amherst, N.S
	Sedger, Horace			1 23	Halifax, N.S
	Anderson, W. E			3 64	Dartmouth, N.S
	Freeman, S. & Sons			13 48	Milton
	Halls, G. W			7 48	Halifax, N.S
	Morton, S., estate of			1 36	"
	Chambers, C., estate of			5 29	"
	Squires, Geo			5 33	St. Pierre, Miquelon
	Watson, Thos			0 97	Waverly
	Lilley, J. J			0 24	Halifax, N.S
	Salterio, J. W			0 06	"
	Fitch, R. R., agent			5 88	Atlantic Ry. Co
	Watson, J			20 55	Coal Harbour Dyke.
	Hutt, J. W., agent			0 41	Royal Insurance Co.
	Yates, J. B			15 09	New York, N.Y
	Graham, Robert		6 08		City & Co'ty Lunatic
	Graham, Robert		6 08		Asy'm Bristol Sor'set
	Bennett, John			0 37	Ravenlake, Man
	Bowman, H. J			0 05	Greenwood
	Campbell, John			0 13	Holland, Man
	Moses, Marcus			0 01	Winnipeg, Man
	Whittaker, Henrietta S			3 86	Headingly, Man
	Wright, Frank S			0 30	Strathclair, Man
	Osbury, R. V			0 25	Whitewater, Man
	Kimber, C. W			0 07	Wapella, N.W.T
	Loggin, Agnes H			5 16	Eden, Man
	Tanner, Prof. Henry			15 66	St. Leonards-on-Sea, Eng.
	McNaught, J. Y., sec. treasurer Patrons of Industry			15 70	Winnipeg, Man
	Hopkins, Mrs. E			19 75	Yorkton, N.W.T
	McIntosh & Hosegood			7 75	Dauphin, Man
	Corigal, Mrs. Mittie			65 00	Winnipeg, Man
	Leslie, Miss Maggie			415 00	"
	Johnstone, Mrs. Anna Maria			80 70	Headingly, Man
	Walker, G. H., liquidator estate of Bishop Engraving & Printing Co.			222 40	Winnipeg, Man
	McHenry, Mrs. Helen			170 00	"
	Wright, Robert			1 40	Brandon, Man
	Daly, W			0 24	Rapid City, Man
	Lewis, A. E			0 15	Souris, Man
	Moffitt, F			0 10	Carberry, Man
	Flood, J. J			22 63	Kaslo, B.C
	Lardon, Duncan, improvement assoc			43 81	"
	McDonald, Philip			35 00	"
	Shannon, P. C			5 80	Rossland, B.C
	Young, J. W			2 00	Seattle, Wash
	Cromwell Mining and Development Co			29 25	Rossland, B.C
	Gower, T. P., " agency account "			30 80	"
	Pritchard & Co			10 00	"
	British Lion Gold Mining Co			7 10	"
	Kehoe, Mary A			11 05	"
	Carried forward		353 06	22,382 17	

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	Month Year		
Halifax, N.S....	Oct. 25, '79		
" ..	Mar. 22, '81		
" ..	May 31, '81		
" ..	Oct 17, '71		Insolvent, A. R. Dickie, assignee.
" ..	Aug. 31, '81		
" .	Dec. 18, '83		
" ..	July 6, '74		Insolvent.
" ..	Aug. 13, '75		"
" ..	May 26, '75		" W. Ford, assignee.
" ..	Mar. 3, '85		" John A. Markle, assignee.
" ..	Oct. 3, '84		
" ..	May 5, '77		
" ..	" 15, '78		
" ..	Feb. 26, '78		
" ..	Dec. 6, '79		
" ..	Feb. 8, '79		
" ..	Mar. 3, '80		
" ..	Jan. 18, '80		
" ..	July .., '79		
" ..	Jan. .., '81		
Winnipeg, Man.	May 30, '89		
" ..	Aug. 10, '89		
" ..	" 3, '89		
" ..	Mar. 19, '88		
" ..	" 14, '89		Dead, no executor appointed.
" ..	Jan. 9, '89		
" ..	May 17, '90		
" ..	June 22, '91		
" ..	May 30, '94		
" ..	Oct. 1, '95		
" ..	Nov. 25, '95		Deposit receipt.
" ..	July 20, '97		"
" ..	Jan. 7, '97		Assigned.
" ..	Sept. 15, '98		Deposit receipt.
" ..	Oct. 13, '98		"
" ..	Dec. 22, '99		
" ..	Aug. 21, '96		
" ..	Dec. 19, '99		
Brandon, Man..	Sept. 12, '90		
" ..	" 22, '92		
" ..	Jan. 13, '92		
" ..	Oct. 18, '94		
Kaslo, B.C	Nov. 1, '98		
"	Mar. 30, '98		
"	" 14, '99		
Rossland.....	Oct. 29, '96		
"	Sept. 14, '96		
"	Mar. 12, '97		
"	Nov. 2, '97		
"	Aug. 2, '97		
"	Mar. 31, '98		
"	Sept. 30, '98		

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		$ cts.	$ cts.	$ cts.	
	Brought forward		353 06	22,382 17	
	Marshall, Chas			16 00	Rossland, B.C
	Pike, Sarah Louise			3 65	"
	Park, Alex			34 00	Ft. Wrangle
	Zilor Gold Mining Co.			2 57	Rossland, B.C.
	Hamilton, J. R.			25 75	Trail, B.C.
	Mull, J. H.			0 02	"
	Bruce Gold Mining Co.: A. S. Goodeve, pres.; A. W. Paterson, sec.			169 82	Rossland, B.C
	Cortiana, B.			9 40	"
	New York Kootenay Mining Co., J. N. Boyd, vice president			3 00	"
	Trail Creek Hidden Treasure Gold Mining Co.: H. Henderson, pres.; J. H. Green, sec.			5 17	"
	McCarthy, G. G			400 00	"
	Esquimalt District Board of Road Commissioners			2 48	Victoria, B.C.
	Gibson, Samuel			4 48	"
	Shirpser, D.			0 50	"
	British North America Assur. Co.			0 75	"
	Cary, G. H			0 36	"
	Dickson, J. M. D.			2 15	"
	Jenkinson & Co.			3 17	London, Eng
	Kershaw & Cowsill			1 66	Victoria, B.C
	Levy, B. S. & Wilkie, J., assignees estate of Brown & Matthews			12 39	"
	Mayer, C. W			0 48	"
	Milligan, D. S.			0 79	"
	Pirani & Hall			15 37	"
	Barnaby, R. & Stahlschmidt, assignees of W. H. Quincy			1 16	"
	Robson, Thos.			2 72	"
	Willis, R. C.			2 00	"
	Wilson, J.			0 42	"
	Cox, W. G.			0 32	"
	Eyre, C. A.			2 05	"
	Jenkinson, R. & McNiff, W			6 91	"
	Goodfellow, John, assignee, estate of Wallace & Hutcheson			4 11	"
	Bruce, R. T. Hamilton			3 65	"
	Richman, A.			0 69	"
	Cohen & Hoffman			3 54	Barkerville, B.C.
	Board of Education			6 50	Victoria, B.C.
	Beck, W.			1,330 67	"
	Bullen, W. F., Prior, E. G. & Spratt, J., executors of estate of H. C. Wilson			9 69	"
	Bruce, J. C. L. K.			31 41	"
	Herring, Armine			5 00	Kamloops, B.C.
	Bell & Newland			1 81	Clinton
	Cohen, L. S.			0 55	Victoria, B.C.
	Stuart, H. McNab			0 25	"
	Barray, Thos. A.			0 82	California
	Chadwick, Thos.			1 00	Victoria, B.C.
	Carried forward		353 06	24,511 40	

SESSIONAL PAPER No. 7

Banque de l'Amérique Britannique du Nord.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Rossland, B.C.	Nov. 30, '98		
"	Dec. 1, '98		
"	April 5, '98		
"	Aug. 5, '88		
"	Nov. 30, '98		
"	Dec. 23, '98		
"	Dec. 4, '99		
"	Aug. 26, '99		
"	May 26, '99		
"	Sept. 18, '99		
"	Nov. 25, '99		Deposit receipt.
Victoria, B.C.	Mar. 5, '69		
"	Sept. 5, '67		
"	May 30, '67		
"	July 25, '62		
"	Sept. 7, '60		
"	Apr. 25, '61		
"	Dec. 27, '62		
"	Aug. 18, '63		
"	Dec. 15, '65		
"	Oct. 18, '64		
"	July 22, '65		
"	Aug. 11, '63		
"	July 18, '66		
"	Sept. 11, '63		
"	May 2, '65		
"	Aug. 31, '68		
"	Feb. 19, '69		
"	Nov. 13, '76		
"	Mar. 10, '74		
"	Jan. 26, '75		
"	Nov. 12, '78		
"	" 4, '72		
"	June 26, '72		
"	May 25, '71		
"	Feb. 9, '74		
"	Sept. 16, '85		
"	Dec. 18, '86		
"	July 11, '87		
"	Feb. 2, '76		
"	Nov. 4, '78		
"	Dec. 8, '84		Dead.
"	Jan. 18, '84		
"	Jan. 29, '83		Dead.

Bank of British North America—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward		353 06	24,511 40	
	British Union Packing Co., W. B. Adair, manager			3 80	New Westminster
	Gold, Louis			43 95	Yale, B.C.
	Leacroft, A. C. H.			4 89	Victoria, B.C.
	Morley, John			5 44	Cowichan, B.C.
	Staltho Church Flume M'ng., Co., per W. Teague & H. A. Powers			53 14	Yale, B.C.
	Fussell, A. H.			1 90	Chilliwack, B.C.
	Kempter, Bros			9 97	Victoria, B.C.
	Switzer, Ralph			0 35	Seattle, Wash.
	Valletti, John			14 70	Savonas Ferry
	Wood, H			18 00	Victoria, B.C.
	Hocking, Samuel			500 00	"
	Pickett, R. F. & Co.			17 20	"
	Lesh, James			17 20	Bank Field House, Treleth Camford, Eng.
	Cargill, W. & H.			4 55	Cowichan, B.C.
	Brown, John			1 33	Victoria, B.C.
	Mar, Leon			200 00	"
	McNeill, Malcolm			10 00	Nicola Valley
	Hoste, Lady Alice			0 36	Victoria, B.C.
	Elton, R. F			0 25	Alberni, B.C.
	Fraser, Rev. D.			0 26	Victoria, B.C.
	Sheppard, H. H.			0 35	"
	Winslow, J. E.			0 19	"
	Shakespeare, P. W			21 00	"
	Carter, T. W. & Perrior, G. A.			11 65	"
	Carter, T. W. & Perrior, L. F.			2 10	"
	Russel, Chas. T.			3 45	"
	Roe, Alliott Verdon			0 60	Balfour, B.C.
	Gold Hill Quartz Mining Co.			15 10	Fairview, B.C.
	Hinckley, F. C.			23 25	Seattle, Wash.
	Rathbone, E. P.			240 50	Victoria, B.C.
	Lemon, Mrs. Isabella			470 00	"
	Mitchell, John			251 55	McDames Creek, Cassiar
	Gullingshead, P. H.			0 04	Vancouver, B.C.
	Stoddart, W. J.			4 78	"
	Gazley, H.			0 55	"
	Simonds, T. H.			2 00	"
	Sewart, Jas. A. & Burton, R. S.			4 34	"
	Wood, Alex.			2 00	"
	Bryce, Wm.			250 00	"
	McCaul, J. A.			5 75	"
	Anderson, W.			0 25	Steveston, B.C.
	McNab, Ellen E			120 00	Savonas
	Banks, C. W.			0 96	Vancouver, B.C.
	Barnes, Alfred			15	"
	Campbell, Jas.			1 80	Cache Creek, B.C.
	Chambers, Geo.			5 01	Vancouver, B.C.
	Lart, Chas. E.			40 00	"
	Johnston, W.			95 85	"
	Sharp, H.			35 00	"
	Little, Margaret			105 00	"
	Carried forward		353 06	27,131 91	

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Banque de l'Amérique Britannique du Nord.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Victoria, B.C...	Sept. 27, '83		
" ...	Aug. 16, '81		
" ...	May 31, '84		
" ...	June 4, '83		
" ...	Jan. 31, '84		
" ...	April 9, '86		
" ...	July 18, '85		
" ...	May 9, '87		
" ...	Feb. 17, '85		Dead.
" ...	Jan. 23, '73		
" ...	April 25, '72		
" ...	May 3, '75		
" ...	Dec. 12, '73		
" ...	Sept. 30, '87		
" ...	Dec. 1, '88		
" ...	Oct. 14, '78		Deposit receipt. Supposed to have been drowned.
" ...	July 18, '81		" Dead.
" ...	" 16, '89		
" ...	April 13, '91		
" ...	May 26, '91		
" ...	" 29, '91		
" ...	Mar. 12, '91		
" ...	May 21, '92		
" ...	April 6, '92		
" ...	June 7, '92		
" ...	Dec. 31, '92		
" ..	Oct. 3, '93		
" ..	" 25, '97		
" ...	" 26, '98		
" ...	May 5, '98		
" ...	June 1, '98		Deposit receipt. Dead.
" ...	Nov. 2, '99		"
Vancouver, BC.	Sept. 19, '98		
" ..	July, 17, '98		
" ..	May 28, '91		
" ..	Sept. 2, '91		
" ..	" 3, '91		
" ..	Jan. 21, '91		
" ..	Oct. 17, '90		Deposit receipt.
" ..	June 22, '83		
" ..	" 10, '90		
" ..	Jan. 13, '91		" Deceased.
" ..	July 27, '92		
" ..	Aug. 26, '92		
" ..	Sept. 14, '92		
" ..	May 16, '92		
" ..	Aug. 23, '94		
" ..	Dec. 13, '95		Dead.
" ..	Sept. 5, '95		Deposit receipt.
" ..	Nov. 9, '95		"

Bank of British North America—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward		353 06	27,131 91	
	Jebb, R			100 00	Vancouver Hotel
	Edmonds, Herbert			270 00	Vancouver, B.C.
	Wood, James			100 00	"
	Craig, H. E.			968 00	"
	Munro, Flora			55 00	"
	Little, Margaret			60 00	"
	Dunn, Burton F			500 00	"
	McCosham, D			528 13	Klondyke, Y.T.
	Gillis, Angus			250 00	Dawson, Y.T.
	Linton, A			1,000 00	Vancouver, B.C.
	Baird, W. G			50 00	No address
	Silk, T. W			19 90	Klondyke, Y.T.
	Consolidated Sable Creek Mining Co. Signing officers: W. Ralph, vice-pres.; A. J. Scott, sec'y			13 87	Vancouver, B.C.
	Hogue, A. E			21 02	"
	Sillers, A. C			20 00	Sandon, B.C.
	Kemphonsen, John			150 00	Vancouver, B.C.
	Cullum, Thos			6,000 00	"
	Cullum, Thos			849 36	"
	Kelly, F. W			50 00	Slocan, B.C.
	Di Collellmo, W. A.			12 90	Detroit, Mich.
	Webb, Browne W.			13 96	London, Eng.
	Davis, R. C.			0 95	Toronto, Ont
			353 06	38,165 00	

SESSIONAL PAPER No. 7

Banque de l'Amérique Britannique du Nord.

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	Month Year		
Vancouver, B.C.	July 6, '99		
" ..	May 12, '99		Deposit receipt.
" ..	June 2, '99		"
" ..	Dec. 21, '99		"
" ..	Oct. 30, '96		"
" ..	June 30, '97		"
" ..	Sept. 27, '97		"
" ..	Mar. 19, '98		"
" ..	May 4, '98		"
" ..	Nov. 9, '98		"
" ..	Feb. 16, '98		
" ..	May 10, '98		
" ..	July 13, '98		
" ..	April 23, '98		
Sandon, B.C. ..	Mar. 17, '97		Deposit receipt.
Vancouver, B.C.	" 2, '99		"
" ..	April 5, '99		"
" ..	" 5, '99		"
Slocan, B.C.	May 18, '97		"
London, Ont...	June 1, '94		
"	Dec. 31, '94		
Toronto, Ont....	Aug. 21, '94		

Bank of British North America—

OUTSTANDING DRAFTS AND BILLS OF EXCHANGE—

No. of draft. — Numéro de la traite.	Name of Shareholder or Creditor. — Nom de l'actionnaire ou du créancier.	Draft or Bill of Exchange unpaid for five years and over. — Traite ou lettre de change impayée pendant cinq ans et plus.	Sterling amount. — Montant sterling.	Where payable. — Où payable.
		$ cts.	£ s. d.	
44	Bond	25 92	5 6 8	Montreal, P. Q.
2177	Blacklock	77 86	16 0 0	"
3481	Gaherty	155 73	32 0 0	"
4969	Roberts	73 00	15 0 0	"
4987	Roberts	73 00	15 0 0	"
6212	Davies	78 67	16 3 4	"
97	Emgls. 'Pressy Hall'	4 86	1 0 0	Quebec, P.Q.
98	Steer	4 86	1 0 0	"
199	Roberts	7 78	1 12 0	"
33	Bird	243 33	50 0 0	Toronto, Ont.
277	Sall	185 43	38 2 1	"
439	Searly	24 33	5 0 0	"
1585	Hill	48 66	10 0 0	"
2369	Bell	4 86	1 0 0	"
2863	Templeton	24 33	5 0 0	"
9173	Coxwell	304 89	62 13 0	"
168	Blaymire	24 33	5 0 0	Kingston, Ont.
711	Poulton	146 00	30 0 0	"
1410	Urquilles	121 66	25 0 0	"
1764	Mick	24 33	5 0 0	London, Ont
5083	Dumen	9 73	2 0 0	"
1266	Owen	12 16	2 10 0	Halifax, NS.
1896	Stowe	36 50	7 10 0	"
3163	Black	15 33	3 3 0	"
806	Sweany	12 89	2 13 0	St. John, N.B.
128	L. Brook	84 35	17 6 8	Winnipeg, Man.
471	Frolick	255 60	52 10 5	Victoria, B.C.
Bal. of Cir. Credit No. 301.	Maude	97 33	20 0 0	
3	Beckhusen, Cath	30 11	6 3 9	San Francisco, Cal.
3782	McNally, Miss Parnell	18 16	3 14 8	Toronto, Ont.
13	Graham, John	7 61	1 11 4	"
43	Hedley, James	2 55	0 10 6	"
8007	Low, Wm. Standish	5 69	1 3 5	"
987	Holt & Co., Henry	52 46	10 15 7	Glyn & Co., London, Eng.
2177	Holt & Co., Henry	16 06	3 6 0	"
41	Sandhurst, The Lord	30 09	6 3 8	"
233	Adrien & Fils	48 67	10 0 0	"
306	Holland, John A.	146 00	30 0 0	"
5	Macauliffe, M	24 97	5 2 8	"
11	M. White	24 33	5 0 0	Ballyshannon.
161	Not known	126 53	26 0 0	London, Eug.
341	Not known	1,030 26	211 14 1	"
61	Chavalier	20 70	4 5 1	Glyn & Co., London, Eng.
7	Robertson	24 33	5 0 0	"
126	Wold	58 40	12 0 0	"
233	Griffiths	24 33	5 0 0	"
426	Simpson	50 66	10 8 3	London, Eng.
76	Murdoch	59 15	12 3 1	"
19	Moss	243 33	50 0 0	"
540	Dymnell	19 46	4 0 0	National Bank of Scotland.
116	Reilly	9 73	2 0 0	"
65	Jaffrey	73 00	15 0 0	"
12	Simpson	24 33	5 0 0	"
	Carried forward	4,348 63	893 12 3	

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Banque de l'Amérique Britannique du Nord.

TRAITES ET LETTRES DE CHANGE IMPAYEES.

Agency at which the last transaction took place. — Agence où la dernière transaction s'est faite.	Date of last transaction. — Date de la dernière transaction.	Remarks. If known to be dead give names and addresses of legal representative so far as known to the bank. — Observaeions. Si son décès est constaté, donnez les noms et adresses des représentants legaux, en tant que connus de la banque.
London, Eng'	June 14, '39	No further particulars obtainable.
"	Mar. 9, '60	"
"	Jan. 20, '66	"
"	Oct. 31, '72	"
"	Nov. 28, '72	"
"	" 3, '79	"
"	May 3, '42	"
"	" 17, —	"
"	Oct. 23, '44	"
"	Nov. 2, '37	"
"	Feb. 15, '41	"
"	July 28, '42	"
"	April 27, 49	"
"	Jan. 8, '53	"
"	" 29, '55	"
"	June 12, '72	"
"	Feb. 27, '45	"
"	" 16, '55	"
"	June 20, '64	"
"	Jan. 29, '67	"
"	April 23, '89	"
"	Oct. 20, '59	"
"	Mar. 29, '66	"
"	Dec. 8, '75	"
"	June 29, '59	"
"	Dec. 12, '67	"
"	Jan. 7, '63	"
"	Aug. 28, '81	"
"	Jan. 26, '99	"
"	Feb. 27, '88	"
"	Dec. 16, '85	"
"	June 19, '86	"
"	Aug. 21, '89	"
New York	May 25, '99	"
"	Nov. 22, '99	"
Ottawa, Ont	Mar. 15, '98	"
Toronto, Ont	April 7, '99	"
Victoria, B.C	Sept. 29, '98	"
Kaslo, B.C	Jan. 31, '99	"
St. John, N.B	" 8, '50	"
Montreal, P.Q	— '58	"
"	— '65	"
Ottawa, Ont	— '71	"
Brantford, Ont	— '78	"
Victoria, B.C	— '71	"
"	— '72	"
Toronto, Ont	— '71	"
London, Ont	— '75	"
Victoria, B.C	— '75	"
Montreal, P.Q		"
Quebec, P.Q		"
Hamilton, Ont		"
London, Ont		"

Bank of British North America—

OUTSTANDING DRAFTS AND BILLS OF EXCHANGE—

No. of draft. — Numéro de la traite.	Name of Shareholder or Creditor. — Nom de l'actionnaire ou du creancier.	Draft or Bill of Exchange unpaid for five years and over. — Traite ou lettre de change impayée pendant cinq ans et plus.	Sterling amount. — Montant sterling.	Where payable. — Où payable.
	Payee.	$ cts.	£ s. d.	
	Brought forward	4,348 63	893 12 3	
24	Avery	9 73	2 0 0	National Bank of Scotland
184	C. Hooper & Son	12 97	2 13 4	Glyn & Co., London, Eng
84	Jas. Merna	298 62	61 7 3	"
126	Heron, Dickson & Co	32 87	6 15 1	"
722	Maiden Hedskon	4 86	1 0 0	"
771	Peshy, Mariam	4 86	1 0 0	"
532	B. Maty	4 86	1 0 0	"
146	Billie Brunnsphy	4 86	1 0 0	"
265	Clara Tudor	4 86	1 0 0	"
508	Abraham Shanker	4 86	1 0 0	"
77	Jekel Vladistavousky	4 86	1 0 0	"
69	Benjamin Woodlake	197 94	40 13 6	"
53	David Garfinkel	14 60	3 0 0	"
14	J. Downing	64 11	13 3 6	"
169	Aug. Clark	4 86	1 0 0	"
37	A. Powegs	4 86	1 0 0	"
22	A. L. Barrow	194 66	40 0 0	"
45	H. Nathan	2 67	0 11 0	"
27	A. Fischer	4 86	1 0 0	"
114	W. C. Cook	321 46	66 1 1	London, Eng
25	Angelo Papa	19 46	4 0 0	"
3161	Not known	121 66	25 0 0	"
178	"	80 30	16 10 0	"
427	"	123 36	25 7 0	"
810	"	693 45	142 9 10	"
274	"	308 38	63 7 4	"
8680	"	219 89	45 3 8	"
761	"	48 66	10 0 0	"
517	"	290 78	59 15 0	"
112	"	19 46	4 0 0	"
19	"	48 66	10 0 0	"
1	A. M. Leahy	97 33	20 0 0	B. of Liverpool, Ltd., Liverpool
18	J. Middleton	24 33	5 0 0	National Bank of Scotland
28	Not known	30 00		New York, N.Y
257	"	10 00		"
212	"	30 00		"
355	"	20 00		"
352	"	35 00		"
264	"	25 00		"
127	"	12 00		"
371	"	15 00		"
11	"	15 50		"
154	"	50 00		"
99	"	12 00		"
	Sundry drafts	88 00		"
6	Not known	10 00		"
1341	"	60 00		"
96	"	20 00		"
583	"	14 40		"
735	"	23 25		"
	"	25 00		St. John, N.B
32	"	19 75		New York, N.Y
718	"	7 55		"
116	"	300 00	61 12 11	"
	Carried forward	8,465 03	1,632 2 9	

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Banque de l'Amérique Brittannique du Nord.

TRAITES ET LETTRES DE CHANGE IMPAYÉES.

Agency at which the last transaction took place. — Agence où la dernière transaction s'est faite.	Date of last transaction. — Date de la dernière transaction.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
Hamilton, Ont		No further particulars obtainable.
Montreal, Que	Feb. 17, '88	"
Ottawa, Ont	July 5, '83	"
"	Aug. 18, '91	"
Toronto, Ont	Dec. 12, '84	"
"	" 7, '85	"
"	Sept. 1, '86	"
"	Mch. 11, '86	"
"	" 18, '90	"
"	June 14, '93	"
"	Mch. 26, '83	"
Hamilton, Ont.	" 24, '84	"
"	Feb. 28, '82	"
Brantford, Ont	Apl. 26, '81	"
St. John, N.B	Aug. 15, '82	"
Fredericton, N.B	Dec. 24, '84	"
Victoria, B.C	Sept. 8, '81	"
"	Feb. 17, '91	"
"	" 1, '92	"
Toronto, Ont	Sept. 16, '86	"
Victoria, B.C	Feb. 26, '85	"
Quebec, Que	— '44	"
"	— '68	"
Toronto, Ont	— '47	"
"	— '68	"
Halifax, N.S	— '58	"
"	— '63	"
"	— '70	"
Victoria, B.C	— '61	"
"	— '66	"
Barkerville, B.C	— '69	"
Victoria, B.C	July 4, '83	"
Montreal, Que	— '88	"
"	Jan. 24, '51	"
"	Nov. 7, '51	"
"	June 4, '56	"
"	Nov. 9, '55	"
"	May 6, '56	"
Toronto, Ont	April 6, '45	"
"	Aug. 17, '47	"
"	Nov. 22, '51	"
Hamilton, Ont	Feb. 3, '47	"
Brantford, Ont	May 19, '55	"
St. John, N.B	Jan. 29, '44	"
Quebec, Que		"
St. John, N.B.		"
Montreal, Que		"
Fredericton, N.B	May 17, '76	"
Toronto, Ont	" 3, '76	"
Hamilton, Ont	July 16, '78	"
New York, N.Y	Dec. 15, '79	"
Victoria, B.C	June 2, '81	"
Hamilton, Ont	Aug. 5, '81	"
Vancouver, B.C	Sept. 7, '89	"

Bank of British North America—

OUTSTANDING DRAFTS AND BILLS OF EXCHANGE—

No. of draft. — Numéro de la traite.	Name of Shareholders or Creditor. — Nom de l'actionnaire ou du créancier.	Draft or Bill of Exchange unpaid for five years and over. — Traite ou lettre de change impayée pendant cinq ans et plus.	Sterling amount. — Montant sterling.	Where payable. — Où payable.
		$ cts.	£ s. d.	
	Brought forward	8,465 03	1,632 2 9	
2816	Not known	38 00		San Francisco, Cal.
31	"	30 00		"
268	Waldron	40 25		"
482	Macdonald	150 00		"
175	J. Robinson	30 00		Montreal, Que.
530	A. Gibson	7 00		New York, N.Y.
	Not known	99 00		Toronto, Ont
	"	35 00		"
232	John Foley	3 19		New York, N.Y.
1723	Not known	70 00		Hamilton, Ont.
127	Mero, C. H.	7 35		New York, N.Y.
215	Daintree, A. E.	241 39	49 12 0	San Francisco.
842	Not known	40 00		Hamilton, Ont
847	"	20 00		"
	J. Ryckman	45 00		New York, N.Y.
47	Not known	10 00		Halifax, N.S.
2230	"	10 00		"
516	"	18 00		"
	Chin Ting	900 00		San Francisco
819	D. A. Ross	6 68		St. John, N.B.
180	Not known	18 00		Toronto, Ont.
132	"	42 50		"
673	"	120 00		Hamilton, Ont
670	"	72 11		"
307	McLauchlan Bros. & Co.	34 64		Montreal, Que.
432	James Smith	30 00		"
517	"	30 00		"
392	Molsons Bank	3 63		"
137	Romes H. Stevens	19 11		"
	J. McCulloch	19 00		Quebec, Que.
	Thos. H. McKenzie	59 62		Toronto, Ont
796	Andrew Johnson	36 75		New York, N.Y.
	J. Hespeler	23 80		"
937		34 31		Montreal, Que.
		10,809 36	1,681 14 9	

	$ cts.
Total Current Account Balances and Deposit Receipts, from page 106	38,165 00
Total Dividends unpaid, from page 106	353 06
Total Drafts and Bills of Exchange, from page 112	10,809 36
	49,327 42

I declare that the above statement has been prepared under my directions and is

We declare that the above return is made up from the books of the bank, and that

MONTREAL, this 19th day of January, 1905.

SESSIONAL PAPER No. 7

Banque de l'Amérique Britannique du Nord.

TRAITES ET LETTRES DE CHANGE IMPAYEES.

Agency at which the last transaction took place. — Agence où la dernière transaction s'est faite.	Date of last transaction. — Date de la dernière transaction.	Remarks. If known to be dead give names and addresses of legal representative so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
Victoria, B.C.	April 20, '66	No further particulars obtainable.
St. John, N.B.	Feb. 16, '78	"
Toronto, Ont.	July 26, '81	"
"	Feb. 25, '82	"
San Francisco	Aug. 1, '83	"
Ottawa, Ont.	" 27, '78	"
New York	Nov. 6, '56	"
"	June 12, '60	"
Kingston, Ont.	Sept. 4, '79	"
San Francisco	Jan. 20, '69	"
Vancouver, B.C.	Aug. 27, '90	"
"	May 23, '99	"
New York	July 16, '75	"
"	" 31, '75	"
Dundas, Ont.	" 26, '59	"
San Francisco	— '74	"
New York	Sept. 20, '62	"
"	June 6, '69	"
Victoria, B.C.	Nov. 2, '75	Payee lost in S.S. 'Pacific.'
Quebec, Que.	July 21, '56	Payee dead.
Renfrew, Ont.	Sept. 18, '71	No further particulars obtainable.
Paris, Ont.	Aug. 8, '72	"
Victoria, B.C.	Sept. 20, '72	"
"	" 3, '81	"
Brantrord, Ont.	Jan. 27, '72	"
Hamilton, Ont	Oct. 12, '72	"
"	Dec. 12, '72	"
Victoria, B.C.	" 18, '83	"
Napanee, Ont.	Mar. 6, '74	"
Hamilton, Ont.	June 3, '51	"
Dundas, Ont.	April 8, '53	Payee dead: J.B. Grafton and G.H. Harper, Dundas, executors.
Rossland, B.C.	Dec. 11, '96	No further particulars obtainable.
Hamilton, Ont.	July 20, '58	"
New York	" 9, '73	"

correct according to the books of the bank.

F. M. SPRY, *General Manager's Clerk.*

to the best of our knowledge and belief it is correct.

J. ELMSLEY, *Superintendent of Branches.*
H. STIKEMAN, *General Manager.*

BANK OF

STATEMENT of Dividends and Drafts or Bills of Exchange remaining unpaid and which no interest has been paid

NOTE.—In case of Moneys deposited for a fixed period, the five

BANQUE DE

ÉTAT des dividendes et traites ou lettres de change restant impayés et montants ou n'a été payé pendant

NOTE —Dans le cas de deniers déposés pour une période fixe, les cinq

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
4,156	Snow Church Surety Co	$5 00			
190	Reford & Co., R	£8 5 11			
	Watson, William			214 00	Toronto
	Harrison, Chief Justice, estate of late			17 53	"
	Campbell, W. A			3 29	Rossland
	Sacks, D			1 72	Mortimers Point, Muskoka
	Hughes, Thomas			13 16	Toronto
	Duffin, Mrs. E			2 42	125 Edward street, Toronto
	Cahill & Co., M.S			38 07	85 St. James street, Montreal
	Davidson, Mrs			149 25	Montreal
	Porcell, M			148 24	"
	McCarthy, Mrs. Margaret in trust for Miss Celia McCarthy			1 06	165 Richardson st., Montreal
	Thomas, F. M			18 63	Barrie
	Brown, E., treasurer			17 00	"
	Johnson, W. S			20 00	"
	Manley, W. J			3 08	Lyn
	Arnold, Charles			30 00	Creemore
	Nelson, Mrs. C. A., administratrix			5 80	Gananoque
	McCutcheon, James			9 40	Seeley's Bay
	Pollock, Thomas			3 90	Phillipines
	Childrens Aid Society			4 60	Gananoque
	Hamilton, Mrs. G. E			1 72	Peterboro'
	Bell, William			25 00	"
	McKee, George			300 00	"
	McKee, George			522 00	"
	McKee, George			513 00	"
	Carried forward	$5 00 £8 5 11		2,077 87	

TORONTO.

Amounts or Balances in respect to which no transactions have taken place, or upon for five years and upwards.

years shall be reckoned from the termination of said fixed period.

TORONTO.

balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun interêt cinq ans ou plus.

ans seront calculés depuis l'expiration de la dite période fixe.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Port Hope	Nov. 27, '95	New York, U.S.A.	
Montreal	May 29, '94	London, England	
Toronto	April 2, '81		
"	Jan. 10, '95		
"	May 22, '96		
"	Oct. 12, '98		
"	Sept. 20, '99		
"	Jan. 18, '93		
Montreal	Dec. 10, '90		
"	Jan. 2, '83		
"	June 1, '96		
Point St. Charles	April 6, '99		
Barrie	May 4, '89		
"	July 7, '91		
"	" 15, '92		
Brockville	" 4, '99		
Collingwood	Oct. 14, '87		
Gananoque	July 20, '97		
"	Sept. 12, '99		Deceased.
"	Oct. 21, '96		
"	May 16, '99		
Peterboro'	" 25, '94		
"	Sept. 14, '91		
"	Mar. 27, '99		
"	July 27, '99		
"	Aug. 12, '99		

Bank of Toronto—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward	$5 00 £8 5 11		2,077 87	
	Robinson, Miss M			15 00	Peterboro'
	Waddell, Miss Mary			40 00	Port Hope
	Fitzpatrick, Charles			354 50	"
	Nelles, Ann, estate of			109 46	Grimsby
	Crysler, John, estate of			118 10	Niagara
	Total	$5 00 £8 5 11		2,699 93	

I declare that the above statement has been prepared under my direction and is

We declare that the above return is made up from the books of the Bank,

TORONTO, January 12, 1905.

Banque de Toronto.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Peterboro'	Dec. 1, '99		
Port Hope	July 7, '85		
"	June 11, '89		
St. Catharines	May 18, '99		
"	" 18, '98		

correct according to the books of the bank.

R. J. GOULD, *Chief Accountant.*

and that to the best of our knowledge and belief it is correct.

W. H. BEATTY, *Vice-President.*
D. COULSON, *General Manager.*

MOLSONS

STATEMENT of Dividends and Drafts or Bills of Exchange remaining unpaid and which no interest has been paid,

MEMO.—In case of moneys deposited for a fixed period, the five

BANQUE DE

ÉTAT des dividendes et traites ou lettres de change restant impayés et montants ou n'a été payé pendant

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Soper, Mrs. Sarah J			36 06	Frankville
	Robertson, A. Irvine			7 05	Golden
	Page, R			5 59	Calgary
	Perkins, W. H			9 75	"
	Field, E. W			34 00	"
	Haig, T. L			22 13	"
	Williams, W. P			15 70	"
	Allan, A			6 77	"
	Onderkirk, Fannie, in trust for Blake Onderkirk			5 87	Beckstead
	Stevens, Jno			473 00	Clinton
	Ross, Annie			160 00	Auburn
	Stevens, Chas. W			900 00	Clinton
	Marks, Maria			11 78	Bayfield
	Woods, W. H			24 20	"
	Obyrne & Co			7 10	Exeter
	Henderson, Mrs			12 35	Hamilton
	Gage, A			11 13	"
	Cooper, W. W			25 45	"
	Landon, Jno. G			5 74	"
	Stewart, J			7 90	London
	Lawson & Co			23 61	"
	Taylor, J			13 59	"
	Granger & Meyer			30 87	"
	Brown, J			66 88	"
	London Sewing Machine Co			13 34	"
	Petroleum Refining Co			7 91	"
	Wright, J. W			10 00	"
	Delton, R			8 37	"
	McKenzie, J			5 66	"
	McGuffie, —			11 84	"
	Brown, J			22 72	"
	Mack, T			5 03	"
	Carried forward			2,001 39	

BANK.

Amounts or Balances in respect to which no transactions have taken place, or upon or five years and upwards.

years are reckoned from the termination of said fixed period.

MOLSON.

balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun intérêt cinq ans ou plus.

ans seront calculés depuis l'expiration de la dite période fixe.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Brockville	Oct. 7, '99		
Calgary	July 30, '94		
"	May 12, '96		
"	June 1, '96		
"	Mar. 18, '97		
"	Oct. 3, '96		
"	Apr. 12, '97		
"	June 15, '98		
Chesterville	Aug. 25, '99		
Clinton	Dec. 23, '99		
"	Oct. 17, '99		
"	Dec. 8, '99		
"	May 26, '99		
"	Aug. 18, '99		
Exeter	Sept. 16, '78		
Hamilton	Mar. 22, '84		
"	July 5, '84		
"	" 21, '90		
"	Mar. 23, '97		
London	Feb. 23, '73		
"	Apr. 30, '73		
"	" 30, '73		
"	" 30, '73		
"	Mar. 10, '74		
"	May 21, '74		
"	July 12, '74		
"	Oct. 14, '75		
"	Nov. 27, '80		
"	July 31, '77		
"	" 31, '77		
"	" 31, '79		
"	" 31, '79		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			2,001 39	
	McKay, G			8 04	London
	Johnson, A			72 87	"
	Warde, T			21 13	"
	Wilson, Edith			22 60	"
	Burwell, M. A			16 39	"
	Grau, Henry, executor			101 36	Westminster
	Egan, Mary			5 90	London
	McLeod, D. P., in trust			6 54	"
	Lloyd, R. E			5 00	"
	Smith, Elizabeth			72 29	Crumlin
	Kingwell, Henry			91 95	Griersville
	McMillan, A. H			274 32	Morrisburg
	Hogg, W			12 50	"
	Logan, W. A			20 00	"
	Russell, J			6 65	"
	Elliott, F			8 80	"
	Philpots, C. M			10 00	"
	Hall, Thomas			30 00	"
	Fleming, J. R			5 13	Ottawa
	Caldwell, Sarah, in trust for St. Vincent de Paul Society			41 09	"
	Mactavish, D. B., Caldwell (dead) Sarah, for Mildred Kearns, in trust			34 22	"
	Pharand, Josaphat			6 72	Hull
	Lowe, A. B., in trust			42 70	Ottawa
	Andy, Elizabeth			8 19	"
	Campbell, Matthew			1,010 41	Butte City, Mont.
	Wasmund, Annie			6 67	Ottawa
	Bell, Sarah			48 29	Kars
	Grant, Hugh			6 92	North Bay
	Cole, A			17 72	Owen Sound
	Craig & Betzure			5 99	"
	Buckland, G			12 10	"
	Degrasse, A			24 99	"
	Cunningham, W			17 17	"
	Bentley, R			28 48	"
	Allen & Scully			5 78	"
	McKay, W			20 00	"
	McClurg, W			30 00	"
	Peto, J			35 50	Manitowaning
	Shaw & Son			5 27	Owen Sound
	Cameron, M			5 00	"
	Blain, Thomas			5 00	"
	Hall, Chas			9 00	"
	Showell, P. R			59 56	"
	Fraser, G. G			15 15	Ridgetown
	Scott, J			5 66	Smith's Falls
	Road, S			9 59	"
	Dales, Ellen			42 25	"
	Gallagher, M			17 93	"
	Empey, Chambers			115 62	Easton's Corners
	Glader, V			5 09	Sorel
	Denis, P			7 48	"
	Ethier, Paul			12 01	"
	Carried forward			4,510 41	

Banque Molson.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
London	Feb. 21, '85		
"	Apr. 24, '79		
"	July 13, '88		
"	Jan. 6, '80		
"	Apr. 6, '80		
"	Nov. 16, '75		
"	Aug. 22, '89		
"	July 14, '92		
"	Feb. 8, '93		
"	Apr. 29, '99		
Meaford	Mar. 23, '98		Dead.
Morrisburg	Sept. 12, '77		
"	Aug. 3, '78		
"	" 8, '78		
"	" 15, '78		
"	Sept. 25, '85		
"	Oct. 1, '84		
"	Mar. 29, '99		
Ottawa	Dec. 11, '96		Dead.
"	June 10, '93		"
"	" 10, '93		
"	Oct. 3, '98		
"	July 15, '98		
"	Aug. 1, '99		
"	" 1, '99		
"	" 1, '99		
"	" 1, '99		
"	Jan. 21, '99		
Owen Sound	May 21, '72		
"	Sept. 16, '73		
"	Mar. 20, 71		
"	May 13, '73		
"	Dec. 16, '75		
"	Apr. 16, '77		
"	Mar. 9, '78		
"	Dec. 31, '78		
"	Jan. 8, '81		
"	May 22, '78		
"	Jan. 2, '84		
"	" 16, '80		
"	Oct. 31, '89		
"	Apr. 24, '88		
"	Jan. 9, '99		
Ridgetown	" 21, '88		
Smith's Falls	May 12, '75		
"	Apr. 3, '77		
"	Nov. 11, '99		
"	Sept. 13, '99		
"	Aug. 2, '99		
Sorel	Nov. 20, '76		
"	Oct. 2, '80		
"	June 5, '79		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			4,510 41	
	Fuller, M.			7 28	Sorel
	Thibaudeau, Julie			23 07	"
	Heirs of Pierre St. Martin fils			29 97	Ste. Victoire
	Heirs of Alphonsine Paulhus			49 98	Sorel
	Peloquin, O.			56 00	St. Robert
	Mandeville, Marie			300 00	St. Joseph of Sorel
	Joly, S. Dosithé			100 00	"
	Ladebauche, Pierre			50 00	Pot-au-beurre
	Commeau, Paul			1,000 00	Southbridge, Mass.
	Ladebauche, Pierre			50 00	Pot-au-beurre
	St. Martin, Christine			55 00	Ste. Victoire
	Laprade, Jos			183 33	St. Joseph de Sorel
	Taylor, G. A.			111 15	St. Thomas
	Clark, G. H			24 37	"
	Cole, J			11 89	"
	Warren, J			49 75	"
	Gibbs, Henry			75 00	"
	Peterson, John			67 87	Iona Station
	Kelsey, Mrs. Jenny			366 46	St. Thomas
	Munro, Catherine			138 38	Fingal
	Cattanach, Flora			61 19	Port Stanley
	Walker, Mrs. E. J			9 65	St. Thomas
	Kains, Mrs. C			235 49	"
	Edwards, R. L			16 67	Toronto
	Sanderson & Co			7 72	"
	Prince, A			10 00	"
	Hanson, J			36 03	"
	Hamilton, —			11 06	"
	Furness, M. L. P			5 21	"
	Welland, Rev., account			5 00	"
	Moody, T			49 75	"
	Bailey & Co., E. R.			11 20	"
	Mortimer, G			25 00	"
	Lomas, Thos			25 00	"
	Ogle, D			18 00	"
	Cramer, Ira J			8 79	"
	Smith & McGlashan			6 36	"
	Johnson, R. A			11 22	"
	N. Y. & Ont. Com. Co			5 96	Buffalo
	Campbell, Mrs. Mary Jane			12 68	Toronto
	Nelson, Mrs. Helen K.			5 69	Montreal
	Rose, Euphemia			154 61	Toronto Junction
	Billings, G. M			9 00	Trenton
	Estate of Clarissa Hodgins, deceased			5 61	Stockdale
	Matheson, A. J.			9 57	Vancouver
	Desrochers, Marie Rosa			14 85	St. Paul de Chester
	Huether, F.			20 31	Waterloo, Ont
	Doran, Wright & Co			10 00	"
	Hannah, Catherine			77 00	"
	Diebel, Mrs. Henry			25 00	Heidelburg
	Fullerton & Co			19 89	Winnipeg
	Teetzel, W. T.			5 63	Revelstoke
	Walters, A.			5 85	Winnipeg
	Clark, F. M			7 11	"
	Evans, J. W.			6 59	"
	Carried forward			8,208 60	

SESSIONAL PAPER No. 7

Banque Molson.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Sorel	Jnne 5, '79		
"	Jan. 1, '89		
"	Oct. 29, '94		
"	Jan. 30, '96		
"	Dec. 17, '87		
"	July 26, '97		
"	" 12, '98		
"	Apr. 20, '99		
"	Nov. 7, '99		
"	" 25, '99		
"	Dec. 6, '99		
"	Apr. 20, '99		
St. Thomas	Jan. 15, '77		
"	Dec. 23, '77		
"	Mar. 27, '77		
"	July 14, '85		
"	Jan. 27, '94		
"	Nov. 1, '98		
"	Mar. 14, '98		
"	Dec. 31, '99		
"	Oct. 8, '99		
"	" 16, '99		
"	Nov. 17, '99		
Toronto	April 2, '72		
"	Dec. 12, '72		
"	Mar. 12, '74		
"	" 31, '74		
"	Dec. 21, '75		
"	Mar. 3, '77		
"	Apr. 14, '77		
"	Aug. 14, '85		
"	Nov. 25, '86		
"	Feb. 14, '89		
"	Mar. 15, '88		
"	June 5, '91		
"	Mar. 14, '92		
"	Aug. 8, '93		
"	Oct. 23, '90		
"	Dec. 11, '91		
"	Nov. 5, '97		
"	Oct. 18, '99		
Toronto Junct'n.	Jan. 3, '99		
Trenton	Dec. 30, '89		
"	Apr. 25, '99		
Vancouver	Aug. 9, '98		
Victoriaville	Oct. 27, '99		
Waterloo, Ont.	Jan. 14, '84		
"	Oct. 31, '89		
"	Sept. 24, '94		Dead.
"	Dec. 23, '99		
Winnipeg	Mar. 4, '93		
"	Sept. 19, '91		
"	" 23, '92		
"	Oct. 29, '97		
"	Sept. 6, '98		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			8,208 60	
	O'Loughlin, Sarah, in trust for Melville O'Loughlin			12 10	New York
	Binscarth Lodge, C.O.F.			50 91	Binscarth
	Roland Lodge, I.O.O.F.			234 35	Roland
	Parker, F. E.			9 24	Winnipeg
	Lauson, —			8 40	Woodstock, Ont
	Biette & Allenby			9 97	"
	Chandler, J.			26 75	"
	Weir, Mrs. Margaret Amelia			101 15	"
	Johnston, S.			5 00	Millbrook
	Kitchen, A.			20 00	Windsor, Ont.
	Watson, R.			10 00	"
	Moore, M.			159 11	"
	Champagne & Deelar			7 65	St. Hyacinthe
	Dugdale, J. W.			5 00	Montreal
	Quiggin, Eleanor Jane			58 49	"
	Burns, W. T. S., in trust for W. T. S. Burns & Co.			7 15	"
	Hamilton, W. E.			8 01	"
	Whitehead, Ross			42 14	"
	Bannatyne, J.			93 07	"
	Bane, L.			166 21	"
	Blackwell, I. E.			12 88	"
	Brady, T.			13 23	"
	Brown, T. H.			5 92	"
	Butters & Co., D.			6 81	"
	Charlebois, P.			7 65	"
	Clarke, A.			33 40	"
	Catudal, M.			5 09	"
	Calderhead & Co., F.			5 22	"
	Davies, W. H. A., trustee			6 75	"
	Easton, A.			31 69	"
	Excelsior Copper Co.			25 00	"
	Foster, Jno.			16 98	"
	Grosset, Alex.			5 96	"
	Glasgow & London Asse. Co.			5 00	"
	Houghlin, J. G. R.			13 53	"
	Hutchison, M.			13 11	"
	Hurlbut, C. Abel			7 60	"
	Hearn, M. J			12 84	"
	Herriott, B.			7 89	"
	Hurtubise, T. H.			9 13	"
	Impl. Mut. Bldg. Sav. Soc.			8 05	"
	Lambe, Jas.			42 08	"
	Last, Long & Co.			11 73	"
	Marcotte & Henderson			14 68	"
	Moore, T.			9 32	"
	Morland, I.			33 63	"
	Morrison & Co., Allan			58 35	"
	Munn, F. E.			9 24	"
	McLaren, W. P.			6 41	"
	Nelson, E. A.			59 25	"
	Parker, W.			56 98	"
	Pease & Son			13 76	"
	Carried forward			9,812 46	

SESSIONAL PAPER No. 7

Banque Molson.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Winnipeg	Sept. 17, '98		
"	May 26, '98		
"	Aug. 16, '99		
"	Apr. 12, '99		
Woodstock, Ont.	Mar. 15, '78		
"	Aug. 27, '88		
"	Feb. 5, '91		
"	Mar. 29, '98		
Millbrook	Oct. 21, '80		
Windsor, Ont.	Apr. 23, '78		
"	" 23, '78		
"	" 23, '78		
St. Hyacinthe	Nov. 7, '87		
St. Catherine st. Br'h, Montreal	" 25, '95		
"	Aug. 12, '98		
"	Oct. 3, '99		
"	Apr. 11, '99		
"	Oct. 3, '99		
Montreal	July 8, '79		
"	Aug. 13, '78		
"	Oct. 30, '78		
"	Jan. 15, '78		
"	Oct. 30, '78		
"	Jan. 15, '78		
"	Oct. 30, '78		
"	" 30, '78		
"	Jan. 27, '81		
"	Sept. 9, '93		
"	Oct. 30, '78		
"	" 30, '78		
"	Feb. 26, '90		
"	" 26, '80		
"	May 1, '89		
"	Jan. 9, '91		
"	Oct. 30, '78		
"	" 30, '78		
"	Sept. 15, '81		
"	May 1, '89		
"	Nov. 1, '84		
"	Jan. 2, '91		
"	Dec. 13, '84		
"	Oct. 30, '78		
"	" 23, '74		
"	... '69		
"	Feb. 1, '78		
"	" 1, '78		
"	" 1, '78		
"	Sept. 10, '87		
"	Jan. 4, '62		
"	Nov. 11, '70		
"	... '69		
"	June 14, '73		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			9,812 46	
	Robertson & Co			13 70	Montreal
	Rooklidge Co			6 59	"
	Rose & Monk			10 00	"
	St. Julien, A			14 88	"
	Scott, W., in trust			16 49	"
	Shaw & Simpson			8 17	"
	Touchwood-Qu'Appelle Colon'n Co.			25 55	"
	VanBokum, H			8 41	"
	Woodford, Esther			31 59	"
	Rodger, W			16 63	"
	McPhee, Donald			91 52	Grenville
	Graham, Alex. F			62 75	Montreal
	Davis, Mrs. Sarah			34 21	Belle River
	Murray, Henry			50 67	Montreal
	McWillie, Helen			243 63	Mile End
	McCulloch, Isabella			19 46	Montreal
	Mantha, Mrs. Louisa			6 99	"
	Beaufoy, S., in trust for H. B. Baylis			42 70	Sault au Recollet
	McNabb, Jas			586 18	Montreal
	Eid, Mde. Anatole			12 16	Hochelaga
	Bessette, Zotique			58 04	Richelieu
	Lockett, Mrs. A			9 43	Montreal
	McDonald, Annie			202 85	"
	Wilkinson, Mrs. E. C			6 16	"
	Smally, R. E., in trust for M. J. Roberts			6 50	"
	Brown, Robt. B			7 26	"
	Patton, Mrs. Isabella C			18 60	"
	Caroll, Mrs. Bridget			1,118 36	"
	Cassidy, Juliette B			72 19	"
	Tabb, Jennie B			25 29	"
	Hodge, A. F			9 23	"
	Cameron, Mrs. Annie			17 55	Iroquois
	Terrebonne Athletique Assn			5 57	Terrebonne
	Brown, Jas. P			5 31	St. Chrysostom
	Estate C. J. Picard & Co., insolvent			36 32	Montreal
	Ross, S. H			27 22	"
	Rea, Mrs. Agnes			119 66	Port Lewis
	Total			12,860 28	

SESSIONAL PAPER No. 7

Banque Molson.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Montreal	..... '69		
"	Dec. —, '74		
"	..... '69		
"	Apr. 21, '77		
"	Oct. 22, '80		
"	" 30, '93		
"	Nov. 1, '89		
"	Feb. 1, '78		
"	Sept. 15, '81		
"	Feb. 26, '96		
"	June 1, '98		
"	Apr. 16, '94		
"	June 23, '99		
"	Dec. 27, '99		
"	July 31, '99		
"	Nov. 10, '96		
"	Apr. 21, '94		
"	Sept. 18, '79		
"	Oct. 21, '96		
"	Sept. 22, '99		
"	June 8, '98		
"	Oct. 24, '93		
"	" 14, '95		
"	Nov. 25, '95		
"	Apr. 18, '95		
"	Sept. 26, '98		
"	Nov. 3, '96		
"	Feb. 6, '99		
"	Apr. 2, '98		
"	Jan. 5, '99		
"	Dec. 2, '99		
"	July 12, '99		
"	Sept. 15, '99		
"	Aug. 29, '99		
"	" 23, '99		
"	Jan. 21, '96		
Valleyfield	Oct. 26, '99		

Molsons Bank—

LIST OF DRAFTS OUTSTANDING FOR FIVE YEARS AND OVER—

	£	s.	d.
London Branch on The Alliance Bank Limited, London, Eng., No. 31894, drawn Feb. 18, 1887, issued to A. McMillan in favour of R. McMillan	10	4	1
Toronto Branch on Parr's Banking Co. and The Alliance Bank Limited, London, Eng., No. 58128, drawn Nov. 30, 1895, issued to Independent Order of Foresters in favour of R. J. Beavis	1	19	1
London Branch on Bank of Montreal, London, Eng., No. 1481, drawn July 17, 1876	132	17	4
Montreal Branch on Parr's Bank Limited, London, Eng., No. 55890, issued Oct. 13, 1896, to Joseph Houliston in favour of Joseph Palicks	105	0	0
Montreal Branch on Parr's Bank Limited, London, Eng., No. 59003, issued June 2, 1898 to Hart & Tackwell in favour of G. D. Andrea	0	5	3
	250	5	9

	$	cts.
Ridgetown Branch on Mechanics National Bank, New York, No. 3270, issued April 17, 1897 in favour of A. Ives & Son of Detroit, in payment of a collection	2	25
London Branch on Watson & Laing (Agents Bank of Montreal) New York, No. 169, issued Dec. 27, 1875	36	05
St. Thomas Branch on Bell & Smithers (Agents Bank of Montreal) New York, No. 194, issued August 13, 1875	449	13
Carried forward	487	43

I declare that the above statement has been prepared under my directions and

We declare that the above return is made up from the Books of the Bank,

MONTREAL, the 12th day of January, 1905.

SESSIONAL PAPER No. 7

Banque Molson.

LISTE DES TRAITES IMPAYÉES POUR CINQ ANS ET PLUS.

	$ cts.
Brought forward	487 43
Owen Sound Branch on Morton Bliss & Co., New York, No. 5, issued Nov. 6, 1874	40 00
Owen Sound Branch on Morton Bliss & Co., New York, No. 143, issued Dec. 17, 1874	2 06
Montreal Branch on Mechanics National Bank, New York, No. 38457, issued August 15, 1893, to Thomas Fitzgerald, in favour of himself	100 00
Montreal Branch on Federal Bank of Canada, Kingston, Ont., No. 589 issued Nov. 1, 1881, to A. Hardie	135 61
Morrisburg Branch on Belleville, Ont., No. 326, issued July 31, 1874	20 00
Smith's Falls Branch on The Molsons Bank, Montreal, No. 3380, issued March 1, 1890, to Angelo D. Butler, of Kamloops, in favour of Hunt, Barnes & Co	20 00
Woodstock Branch on The Molsons Bank, Montreal, No. 1496, issued Sept. 8, 1879, in favour of G. E. Plummer	53 00
Morrisburg Branch on The Molson Bank, Montreal, No. 4620, issued March 1, 1892, to F. W. Sherman in favour of Charles Desjardins	40 00
Montreal Branch on The Molsons Bank, Toronto, No. 8092, drawn Aug. 2, 1899, issued to F. Wolferston Thomas, in favour of Miss Minnie Cronyn	33 51
Trenton Branch on Mechanics National Bank, New York, No. 3283, in favour of S. E. Mallory, issued to himself, April 17, 1899	99 75
	1,031 36
DIVIDENDS :—There are no dividends which have remained outstanding for (5) five years or over.	

correct according to the Books of the Bank.

H. A. HARRIES, *Chief Accountant.*

and that to the best of our knowledge and belief it is correct.

S. H. EWING, *Vice-President.*
JAS. ELLIOT, *General Manager.*

EASTERN TOWN

STATEMENT of Dividends and Drafts or Bills of Exchange remaining unpaid and which no interest has been paid

NOTE.—In case of Moneys deposited for a fixed period, the five

BANQUES DES

ÉTAT des dividendes et traites ou lettres de change restant impayés et montants intérêt n'a été payé

NOTE.—Dans le cas de deniers déposés pour une période fixe, les

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Adam, Charles			99 50	Sherbrooke
	Adams, Annie L			45 03	"
	Aldrich, Thaddeus			5 34	Huntingville
	Amadon, Harley T			1 54	Bennett, Que
	Arnold, Thomas			6 17	Compton
	Asbestos Club, The			1 43	Black Lake
	Ayerst, Hetta			306 13	Sherbrooke
	Badgley, Jasper			1 19	Lennoxville
	Beaudoin, Maril			43 07	Sherbrooke
	Beaudoin, Joseph			5 19	D'Israeli
	Beckett, Harry M			4 60	Sherbrooke,
	Bennett, Harvey			19 96	Black Lake
	Bishop, W. B			12 00	Sherbrooke
	Black, John S			4 95	Cookshire or Milan
	Booth, Frank			1 42	Sherbrooke
	Bowen, estate G. F			7 44	"
	Brault & Co			28 74	"
	Brennan, A. M. St. J			2 10	Lennoxville
	Briggs, Wilfred T			21 35	Thetford Mines
	Briggs, J. B			2 37	"
	Brooks, Lawrence A			7 49	Barnston
	Brown, Louisa			137 73	Brompton
	Brundrette, Seth			1 00	East Angus
	Bryant, J. A			1 78	North Hatley
	Bunker Hill Mining Syndicate			14 98	Sherbrooke
	Burke, Patrick			4 69	"
	Burton, Robert			11,528 31	"
	Cartier, Geo. H			6 50	"
	Cattell, Edward P			1 15	"
	Champoux, Delphine			511 89	"
	Chasse, Miss Maria			1 74	"
	Collins, Vivian L			11 79	East Sherbrooke
	Consolidated Bank			104 96	Sherbrooke
	Cook, Geo. E. W			59 12	Brookbury
	Carried forward			13,012 65	

SHIPS BANK.

Amounts or Balances in respect to which no transactions have taken place, or upon for five years and upwards.

years are reckoned from the termination of said fixed period.

CANTONS DE L'EST.

ou balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun pendant cinq ans ou plus.

cinq ans seront calculés depuis l'expiration de la dite période fixe.

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	Month Year		
Sherbrooke	June 6, '76		
"	Mar. 17, '93		
"	June 6, '76		
"	Oct. 18, '99		
"	Feb. 8, '97		
"	May 22, '96		
"	Mar. 1, '99		
"	Apr. 24, '96		
"	Aug. 29, '96		
"	Apr. 21, '99		
"	June 10, '99		
"	Jan. 13, '99		
"	June 6, '76		
"	Feb. 29, '96		
"	Nov. 18, '87		
"	Aug. 11, '99		
"	Mar. 22, '86		
"	July 2, '78		
"	Jan. 13. '99		
"	Feb. 1, '99		
"	" 12, '83		
"	Sept. 23, '91		
"	Apr. 15, '85		
"	Feb. 18, '88		
"	Nov. 29, '99		
"	Aug. 3, '85		
"	July 10, '99		
"	Aug. 29, '96		
"	June 5, '91		
"	May 5, '99		
"	Feb. 16, '99		
"	Apr. 17, '99		
"	Nov. 3, '79		
"	Feb. 16, '99		

Eastern Townships Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			13,012 65	
	Cook, Effie May			59 12	Brookbury
	Cook, Fanny Gertrude			59 12	"
	Cote, Joseph G			647 20	Manchester, N.H.
	Daly, C			0 74	Sherbrooke
	Davidson, R., in trust			12 44	"
	Davis, A. U			0 12	Dudswell
	De Gouffroy, Geo			0 52	Capelton
	Desjarlais, L. P			7 68	Sherbrooke
	Drew, Mrs. Mary			118 40	"
	Fissette, E			1 07	"
	French, L. W. & J. L., ex'rs			1 62	Sawyerville
	Gauthier, Phillipe			54 71	Dudswell Jct
	Geoffroy, Luce			3 82	Sherbrooke
	Harding, Thomas			42 29	Lime Ridge
	Harvey & Co			11 20	Sherbrooke
	Hepburn, Mrs. J			1 00	"
	Hodge, Sarah J. (estate)			53 88	Sawyerville
	Husbands, Arthur L			7 70	Cookshire
	Innes, Sarah I			4 09	Eaton
	Laughton, William			1,193 92	Sherbrooke
	Leavitt, Jonathan, in trust			14 35	Hatley
	Le Bel, A., Ptre			0 60	Asbestos, Que.
	Lebourveau & Co., M			6 24	Eaton, Que.
	Le Roy, George			1 70	Sherbrooke
	Lessard, P. A			10 15	Lime Ridge
	Lindsay, Cordelia C			1,230 44	Eaton
	Livingstone, Miss Madeline C			2 47	East Sherbrooke
	Mackie, Melina			36 50	Birchton
	Macrae, Christiana			10 26	Cookshire
	Macrae, Christiana, executrix			5 06	"
	Marks, Francis S			3 83	Sherbrooke
	Mattice, G., in trust			2 96	Montreal
	Mayotte, Amelia			96 28	North Hatley
	Millward, Ida Amelia True			11 61	Lisbon, N.H.
	Mobbs, E			5 91	N. W. Territories
	Morey, S. F., Sec.-Treas. Horticultural Society			11 00	Sherbrooke
	Morrill, Lily Hunt			35 18	Nashua, N. H
	Mudgett, Jerry S			794 22	Bethlehem, N.H.
	McCarthy, John P			2 19	Sherbrooke
	McCaskill, Annie			574 46	Keith
	McCaskill, Isabella			860 02	Robinson
	McDonald, J			2 50	Sherbrooke
	McDonald, Wm. S			3 55	Milan
	McGibbon, John			150 03	Angus
	McIver, Annie			22 02	Sherbrooke
	McKenzie, Isabella			428 18	Lennoxville
	McLeod, Annie			70 14	Keith
	McLeod, M. R			20 00	Agnes
	Nye, Frank E			10 64	Woonsocket, R.I.
	Parker Bros			15 42	Scotstown
	Paton, Henry F			22 15	Graniteville
	Penhale, Richard			24 89	Capelton
	Price, Rebecca			3 60	East Sherbrooke
	Priest, Geo			33 02	Sherbrooke
	Carried forward			19,814 86	

SESSIONAL PAPER No. 7

Banques des Cantons de l'est.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Sherbrooke	Feb. 16, '99		
"	" 16, '99		
"	May 4, '99		
"	Dec. 11, '76		
"	June 19, '72		
"	May 19, '80		
"	Mar. 4, '80		
"	Jan. 29, '98		
"	Aug. 16, '99		
"	Jan. 17, '79		
"	Nov. 4, '96		
"	Oct. 6, '99		
"	Nov. 29, '95		
"	May 28, '96		
"	July 3, '86		
"	Nov. 15. '77		
"	Mar. 5, '85		
"	Apr. 8, '95		
"	Mar. 28, '84		
"	May 18, '98		
"	Nov. 13, '84		
"	Sept. 16, '99		
"	May 18, '88		
"	" 23, '83		
"	Feb. 1, '99		
"	July 20, '94		
"	Sept. 6, '99		
"	Aug. 25, '94		
"	Apr. 28. '96		
"	Dec. 21, '96		
"	Oct. 29, '96		
"	Feb. 17, '83		
"	June 19, '97		
"	Sept. 19, '99		
"	Dec. 1, '94		
"	Mar. 19, '87		
"	June 1, '99		
"	Oct. 29, '99		
"	July 20, '93		
"	Dec. 20, '94		
"	Sept. 6, '99		
"	Dec. 22, '74		
"	Jan. 3, '99		
"	Feb. 21, '91		
"	Oct. 13, '96		
"	Feb. 5, '98		
"	Oct. 3, '95		
"	Feb. 24, '92		
"	Dec. 30, '95		
"	Oct. 26, '87		
"	Jan. 11, '98		
"	Mar. 18, '99		
"	Feb. 26, '97		
"	Dec. 13, '81		

Eastern Townships Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			19,814 86	
	Riddell, Rebecca			49 65	Waterville
	Robillard, A. & J. Murphy			123 97	Sherbrooke
	Ross, Chas. F.			20 46	"
	Roy, Onesime			2 48	"
	Ryther, Wealthy S.			18 24	Ascot Corner
	St. Aubin & Co., J. C.			2 42	Sherbrooke
	St. Dizier, Eugene, in trust			3 85	Massawippi
	Scott, H. L.			1 86	Cookshire
	Seiveright, W. J. G.			3 48	Sherbrooke
	Severance, Proctor			525 72	"
	Severance, Lizzie E.			112 68	"
	Sherbrooke, E. T. & R. Ry.			37 22	"
	Sherbrooke Turf Club			5 00	"
	Sherbrooke Rifle Association			1 69	"
	Sherbrooke Yarn Mills Co.			0 92	"
	Short, A. T., special account			7 68	Port Arthur, China
	Sias, Mrs. W. H.			7 08	Sherbrooke
	Smith, Marion			3 33	"
	Snell, H. T.			0 23	Richmond
	Somers, Thomas			7 74	Sherbrooke
	Somers, T. S. & T. J. Tuck, in trust			8 34	"
	Spendlove, F. M. R.			4 66	Hatley, Que
	Stevens, Albert, and J. P. Bowen, executors			58 92	"
	Taylor, Herbert A.			1 64	Cookshire
	Taylor, Bartholomew			0 21	East Clifton
	Thickness, R. E			14 30	Cookshire
	Thomas, E. M.			0 79	Lennoxville
	Tuite, Bridget			1,595 66	Sherbrooke
	Turner, Rose E.			1 21	"
	Webster, Adrial			21 00	Waterloo
	Webster, James			61 00	Unknown
	Willard, Carlton			5 82	East Angus
	Wilson, James Bruce			9 36	Agnes
	Wilson, Arthur J. H.			17 43	Sherbrooke
	Wilson, J. F.			0 24	East Angus
	Woodwark, Joseph G			5 00	New York, N.Y
	Woolsey, William			938 41	Sherbrooke
	Wright, Edward T.			29 16	Brompton
	Young, Bella			10 68	Sherbrooke
	Allen, Nellie A.			279 44	Hartford, Conn
	Dionne, Katherine			123 92	Stanbridge East
	Farnham Flag Staff Fund			11 10	Foster
	Lamoreux, Caroline			32 93	Bedford
	Lavallee, Edward			171 40	St. Armand Station
	O'Keefe, Ellen D.			65 36	Bedford
	Pells, Mrs. Susan M			816 40	East Andover, N.H.
	Shenden, Catherine in trust			47 32	Westmount
	Wheeler, Stella M.			23 95	Sutton, Vt
	Whitcher, Dolly M.			14 00	Rock Island
	Badger, F. C			6 00	Cowansville
	Benham, A. E., in trust			10 32	"
	Benham, Blanche			11 70	"
	Benham, Mary H.			11 70	West Shefford
	Brooks, M. A., estate			124 91	Dunham
	Carried forward			25,284 84	

Banque des Cantons de l'Est.

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	Month Year		
Sherbrooke	July 19, '94		
"	Oct. 3, '90		
"	Jan. 17, '99		
"	Oct. 3, '90		
"	Feb. 18, '97		
"	Aug. 5, '99		Deceased.
"	July. 14, '99		
"	Nov. 22, '99		
"	Dec. 31, '98		
"	Apr. 15, '98		
"	July 8, '99		
"	Nov. 26, '92		
"	June 4, '88		
"	Oct. 14, '96		
"	Jan. 16, '99		
"	July 13, '99		
"	May 27, '76		
"	" 8, '89		
"	July 14, '77		
"	Sept. 1, '92		
"	June 14, '94		T. J. Tuck, deceased.
"	May 4, '78		
"	Mar. 23, '98		Executors estate late E. Bacon.
"	June 11, '99		
"	July 10, '99		
"	Feb. 15, '99		
"	Jan. 27, '98		
"	Dec. 7, '99		
"	June 16, '94		
"	" 3, '89		Deceased.
"	May 1, '90		
"	July 6, '98		
"	Mar. 10, '85		
"	Feb. 6, '80		
"	Mar. 27, '99		
"	Jan. 21, '92		
"	Nov. 7, '92		
"	Sept. 2, '97		
"	Nov. 18, '99		
Bedford	Sept. 5, '99		
"	Nov. 16, '98		
"	Jan. 2, '90		
"	Oct. 18, '99		
"	July 15, '98		
"	Sept. 5, '99		
"	" 27, '99		
"	" 6, '99		
Coaticooke	Aug. 20, '96		
"	" 3, '98		
Cowansville	May 1, '95		
"	Dec. 10, '83		
"	Sept. 12, '95		
"	" 12, '95		
"	Dec. 24, '95		

Eastern Townships Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			25,284 84	
	Burgess, W. C.			12 30	Dunham
	Chadsey, E. G			308 07	Danville
	Charbonneau, J. A.			86 29	Cowansville
	Comstock & Co			4 00	Stanbridge
	Fletcher, W. E.			24 10	Brome
	Hawkin's estate			28 70	Stanbridge
	Jewell, A. M.			18 97	East Farnham
	Kilner, Rev. C. G.			28 00	Cowansville
	King, Arthur			1 24	"
	Miller, M. C.			1,301 32	Toronto
	Patch, Chas. E.			8 34	Brome
	Patch, Amelia E.			8 12	"
	Pickel, L. W			1 31	Cowansville
	Pierce, Charles, estate			43 00	Stanbridge
	Roy, Louise			175 69	Abercorn
	Scott, Drusilla			3 41	Scotsmore
	Thorpe estate			10 79	Stanbridge
	Watson, J. C			2 18	Cowansville
	Welch, Mary F			1 63	"
	Wilkinson, S. P.			2 85	Dunham
	Bogine, Hermine			28 97	West Shefford
	Brodeur, Pierre			9 50	Granby, Que
	Farley, Fannie			208 49	Warden
	Gage, Sarah A.			8 32	Sweetsburg
	Mitchell, D. M., in trust			14 91	Granby
	McGuire, T. D.			3 14	"
	Powell, Adelina.			29 43	East Farnham
	DeKelpin, M.			18 50	Huntingdon
	Barlow, James Riley			37 50	Richmond
	Barlow, Elizabeth			45 26	Shipton
	Barlow, Lorenzo			45 26	"
	Civic Investment Co			1 00	Richmond
	Colville, William			16 75	"
	Fields, Eliza Jane			25 04	Windsor Mills
	Forbes, Luke			757 66	North Ely
	Handy, George			18 03	Melboro
	Jesnoit, Alexis,			114 60	Ely
	Kelly, Clarence N. R			10 40	Richmond
	Kerr, John, in trust			27 41	Windsor Mills
	Lawless, Rosina			1,255 46	Ulverton, Que
	Lynch, Michael			411 69	Portland, Oregon
	Mackenzie, estate R. J. A. A.			7 19	Richmond
	Middleton, Edward			44 16	Point St. Charles
	Moore, Jas. F			965 29	Jay, Me
	McKenty, B			88 21	Windsor Mills
	McKenzie, Arrabella			13 12	Melbourne
	Nixon, J. E.			17 78	Bethel
	Nixon, Simon			2,381 21	"
	Nixon, William, jr			511 98	
	Page, Wm. L.			360 15	Danville
	Ricken, Mrs			9 13	Richmond
	Roberts, W. H			1 15	Rockland
	Rose, Mary Adelaide			246 60	Racine
	Rose, Catherine Pearl			17 43	"
	Ross, William			18 10	Richmond
	Carried forward			35,123 97	

Banque des Cantons de l'Est.

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	Month Year		
Cowansville	July 13, '98		
"	Aug. 19, '98		
"	June 2, '87		
"	May 11, '67		
"	" 12, '97		
"	April 24, '75		
"	July 6, '95		
"	" 4, '81		
"	Feb. 4, '95		
"	Sept. 11, '94		
"	Nov. 15, '98		
"	May 1, '98		
"	Nov. 28, '96		
"	May 11, '67		
"	June, 24, '99		
"	Nov. 28, '94		
"	April 23, '74		
"	Jan. 4, '86		
"	Nov. 20, '96		
"	Nov. 4, '99		
Granby	Oct. 26, '94		
"	Feb. 15, '96		
"	June 20, '99		
"	April 1, '99		
"	Jan. 24, '95		
"	May 29, '91		
"	Sept. 20, '97		
Huntingdon	June 20, '91		
Richmond	" 2, '98		
"	" 2, '98		
"	" 2, '98		
"	July 19, '99		
"	June 19, '76		
"	Oct. 4, '99		
"	Mar. 18, '98		
"	Jan. 11, '93		
"	Aug. 9, '80		
"	July 21, '98		
"	Dec. 27, '98		
"	Aug. 10, '98		
"	July 11, '99		
"	" 11, '98		
"	Feb. 24, '80		
"	June 29, '98		
"	April 17, '97		
"	July 27, '83		
"	Nov. 28, '98		
"	" 5, '98		
"	Dec. 11, '99		Deceased.
"	Aug. 31, '98		
"	April 26, '76		
"	Oct. 15, '91		
"	Nov. 23, '97		
"	Sept. 14, '99		
"	Nov. 16, '91		

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		$ cts.	$ cts.	$ cts.	
	Brought forward			35,123 97	
	Sullivan, Dennis			819 59	Richmond
	Sullivan, Dennis			129 68	"
	Taylor, Benj., tutor, & J. S Paterson, sub-tutor			328 25	"
	Weston, A. H			3 17	"
	Williamson. N. H.			739 30	Meredith, N. H.
	Breton, C. A			8 14	St. Hyacinthe
	Charpentier, D.			9 60	"
	Cloutier, Alberta			7 50	"
	Duchesneau, Florence			36 63	"
	Dupont, Xiste			15 72	St. Pie
	Gendron, Virginie			26 01	St. Dominique
	Gendron, Hermine			7 18	St. Hyacinthe
	Guilbert, Zoe			20 83	"
	Jacques, Wilfrid, in trust			64 97	St. Barnabe
	Lafreniere, Azilda			6 81	Waltham, Mass
	Martel, Euclide			234 34	St. Pie
	Masse, Mathilda			13 85	St. Hyacinthe
	Mercier, Josephine			115 80	St. Madeline
	Papilion, Virginie			855 65	St. Hyacinthe
	Trudeau, Casamer			17 47	"
	Valois, Josephine			13 77	"
	Breace, Mrs. M. A			4 54	Lawrenceville
	Call, Susan M			64 38	Waterloo
	Foster, A. B.			15 66	"
	Gibson, Wm			20 43	"
	Granger Co. Society			21 93	"
	Hale, A. H., in trust			42 63	"
	Hale, A. H., in trust			8 95	"
	Hale, A. H., in trust			14 95	"
	Hutchins, A. M., estate			8 15	Clarenceville
	Knott, Charles			387 08	Waterloo
	Knowlton, Myron			8 59	South Stukley
	Labonte, J. O. D			128 69	Cowansville
	Lawrence, Z. S.			1 01	Waterloo
	Lefebvre, J., assignee			3 50	"
	Longley, estate			15 01	Clarenceville
	Maguire, M. M			141 78	Warden
	Maning. Emma			287 87	Channell
	Martin, A. F., in trust			146 51	Sutton Junction
	McKean, W., estate			1 54	Clarenceville
	Peltier, V			715 83	Webster, Mass
	Scott, G. L			18 43	Waterloo
	Standish, M. H., in trust			14 89	Savages Mills
	Standish, M. H., in trust			14 89	"
	Standish, G. M			6 54	Warden
	Thomson, M. L			462 66	Dillonton
	Whyte, A			2 96	Montreal
	Wood, A., estate			18 00	Waterloo
	Wood, H. H			119 40	Knowlton
	Bourgeois & Roy		1 40		South Stukely
	Burns, A. D		0 35		Sherbrooke
	Browning, Saml		6 00		Montreal
	Carried forward		7 75	41,295 03	

Banque des Cantons de l'Est.

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	Month Year		
Richmond	Sept. 4, '95		
"	" 4, '95		
"	Jan. 5, '98		
"	Oct. 26, '81		
"	Jan. 11, '98		
St. Hyacinthe	May 1, '99		
"	April 22, '96		
"	" 22, '96		
"	" 22, '96		
"	" 22, '96		
"	Dec. 30, '96		
"	April 22, '96		
"	Nov. 20, '98		
"	Mar. 4, '99		
"	July 16, '98		
"	June 11, '98		
"	April 22, '96		
"	Nov. 11, '99		
"	April 5, '96		
"	April 22, '96		
"	April 22, '96		
Waterloo	July 5, '97		
"	" 6, '97		
"	Sept. 12, '77		Deceased.
"	Nov. 9, '97		
"	Sept. 5, '77		
"	Jan. 15, '97		
"	" 15, '97		
"	" 5, '97		
"	Oct. 12, '71		
"	April 7, '97		
"	July 13, '97		
"	April 16, '94		
"	Nov. 20, '76		
"	" 20, '76		
"	Oct. 10, '71		
"	Mar. 1, '97		
"	" 10, '97		
"	" 10, '97		
"	Nov. 19, '70		
"	Mar. 7, '97		
"	July 14, '68		
"	June 7, '97		
"	July 10, '97		
"	April 6, '97		
"	Jan. 5, '97		
"	July 30, '77		
"	Aug. 1, '72		
"	Sept. 10, '97		
Sherbrooke	July 4, '60		
"	" 4, '60		
"	" 1, '63		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward		7 75	41,295 03	
	Boyle, W		0 70		Newport, Vt.
	Cleveland, G. W		0 80		Danville, Que.
	Cutter, F. A		4 85		Sutton
	Deacon, C. F., M.D		12 00		Montreal
	Eaton, B. C., estate of		1 00		Sherbrooke
	Ellis, H		2 00		Frost Village
	Frost, W		3 90		Granby
	Flint, Alvin		21 87		"
	Gardner, M		3 00		Stanbridge
	Henderson, F		1 38		Sherbrooke
	Hungerford, S. L		3 40		West Brome
	Jones, J. M		0 30		Stanbridge
	Jordan, C. F		7 00		Newport, Vt
	Lay, J. B		0 80		Waterloo, Que
	Lay, A. F		1 03		Warden
	Martindale, Asa		5 10		Stanbridge
	Mooney, John		0 20		Knowlton
	McLaughlin, D		0 55		"
	Newton, B		2 50		Adamsville
	Newton, M		0 80		Compton
	Patterson, M		0 35		Knowlton
	Patterson, E		0 35		"
	Patterson, G		0 35		"
	Patterson, J		0 35		"
	Pope, R., estate of		4 00		Cookshire
	Pope, D. N		0 80		Eaton
	Page, H. E. & E. H		1 75		Berkshire, N. H.
	Ruiter, James		0 80		Cowansville, Que
	Shepherd, James		0 30		Frest Village
	Shepherd, W. H		0 20		Cowansville
	Somers, David		0 15		Sherbrooke
	Squires, A. C		8 50		Sutton
	Stone, F. G		383 00		Stanbridge
	Sutton, John		4 00		Barnston
	Tebay, R. B		1 20		Sherbrooke
	Tetu, C		0 75		North Stukely
	Wood, A		2 00		Frost Village
	Wood, T B		1 64		East Farnham
	Smith, J. H		2 40		Frelighsburg
	Woodbury, Anna S., estate		882 75		"
3435	Unknown	96 27			
3968	"	81 44			
4046	"	8 45			
3804	"	55 65			
14893	Fuller & Co., favour of Tom Foley	3 30			
13266	J. Landsberg, self	8 60			
50842	B. of M., Cornwall	35 00			
335	L. K. Benton	7 50			
576	W. Campbell & Co	75 75			
33812	H. Harris & Co	59 75			
88488	Rev. E. M. Taylor, favour of John Clipsham	11 00			
1262	Unknown	3 00			
	Carried forward	445 71	1,376 57	41,295 03	

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	Month	Year		
Sherbrooke	July	2, '64		
"	"	1, '61		
"	"	2, '64		
"	Jan.	2, '77		
"	July	4, '60		Insolvent.
"	"	4, '60		
"	"	4, '64		
"	Jan.	2, '65		Deceased.
"	"	2, '61		
"	July	4, '60		
"	"	1, '63		
"	Jan.	2, '61		
"	July	4, '60		
"	"	4, '60		
"	"	4, '60		
"	Jan.	2, '61		
"	July	4, '60		
"	"	4, '60		
"	"	4, '60		
"	"	4, '60		
"	"	4, '60		
"	"	4, '60		
"	"	4, '60		
"	"	4, '60		
"	"	4, '60		Deceased.
"	"	1, '61		
"	"	2, '96		
"	"	1, '61		
"	"	4, '60		
"	"	4, '60		
"	"	2, '61		
"	"	2, '62		Deceased.
"	"	2, '74		"
"	Jan.	2, '68		
"	July	1, '61		
"	"	4, '60		
"	"	4, '60		
"	Jan.	2, '65		
"	July	2, '62		
"	Jan.	2, '77		Deceased.
"			Quebec Bank	
"	June	., '76	Montreal	
"	Aug.	., '80	"	
"	Sept.	., '80	Boston	
"	Oct.	3, '88	Montreal	
"	May	5, '88	Boston	
"			Montreal	
Coaticooke	Nov.	8, '75	Stanstead	
Richmond	"	2, '77	Boston	
"	Aug.	31, '88	Montreal	
Cowansville	Feb.	3, '96	"	
Waterloo			"	

Eastern Townships Bank—

No of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward.....	445 71	1,376 57	41,295 03	
77980	Unknown	17 00	.....	.....	.....
9374	"	3 00	.....	.....	.....
1265	"	4 85	.....	.....	.....
	Total	470 56	1,376 57	41,295 03	

I declare that the above statement has been prepared under my direction,

We declare that the above return is made up from the books of the Bank,

SHERBROOKE, QUE., this 16th day of January, 1905.

anque des Cantons de l'Est.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Waterloo.....	.....	Montreal.....	
"	Nov. 6, '75	Boston.....	
"	" 6, '83	Montreal.....	

and is correct according to the books of the Bank.

SAM. MOREY, *Chief Accountant.*

and that to the best of our knowledge and belief it is correct.

J. MACKINNON, *General Manager.*
WM. FARWELL, *President.*

UNION BANK

STATEMENT of Dividends and Drafts or Bills of Exchange remaining unpaid and which no interest has been paid

NOTE.—In case of moneys deposited for a fixed period, the five

BANQUE UNION

ÉTAT des dividendes et traites ou lettres de changes restant impayées et montants ou n'a été payé pendant

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Baker, John			10 94	Halifax
	Barnes, H. W., for D. Dell			6 24	"
	Bishop, F. W			0 34	"
	Boak, R. C			75 92	"
	Bond, H. M			0 31	Toronto, Ont
	Bowunger, H. W., secy			5 95	Halifax
	Brassett, E. A			0 09	"
	Brawn, Thos., trustee			12 49	"
	Bruce, Lewis			99 47	Welsford, N.S
	Brannan, Archie			4 00	Stoney Island
	Berry, James A., or Rhoda A. Berry			400 00	Waltham, Mass
	Brownell, Pleasah			10 00	Parrsboro', N.S
	Cameron, Annie W			14 51	Halifax
	Crossman, Agnes			2 84	"
	Crossman, A. W			0 60	"
	Crawford, J. & Son			0 92	"
	Cummings, J. D., executor			3 96	"
	Coombes, Catherine			500 00	"
	Crowell, Winnifred B			5 00	Seal Island
	Chisholm, Janet Catherine			36 91	Glengarry
	Chute, Ruperta			0 27	Hampton
	DeClair, Dudley			2 33	Halifax
	Douglas. B. & Co			0 85	"
	Dingwell, Wm			200 00	Byron Island, W.I
	Dodge, Arthur E			1 00	Wood's Harbour
	Doane, Welsford L			57 00	Barrington
	Denison, J. H., estate of			0 32	Brooklyn
	Evans, E. A			0 43	Dartmouth
	Earley, Clarence E			0 34	Annapolis
	Forsythe, Sutcliffe & Co			0 02	Halifax
	Freeman, Ida M			1 11	"
	Farnham, Etta B			4 72	Kingsport
	Carried forward			1,458 88	

OF HALIFAX.

Amounts or Balances in respect to which no transactions have taken place, or upon for five years and upward.

years are reckoned from the termination of the said fixed period.

D'HALIFAX.

balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun intérêt cinq ans au plus.

ans seront calculés depuis l'expiration de la dite période fixe.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Halifax	Nov. 18, '98		
"	Aug. 17, '98		
"	April 9, '69		
"	Feb. 9, '98		
"	April 21, '98		
"	Sept. 22, '91		
"	Oct. 30, '96		
"	Feb. 24, '99		
Kentville	Dec. 18, '99		
Barringt'nPas'ge	Nov. 28, '99		
Bear River	May 4, '99		
Parrsboro'	Feb. 9, '97		
Halifax	Aug. 17, '93		
"	Feb. 8, '94		
"	Dec. 22, '93		
"	Sept. 20, '99		
"	May 7, '79		
"	July 15, '99		
Barrin'tn Passge	" 21, '97		
New Glasgow	June 25, '98		
Bridgetown	Nov. 1, '98		
Halifax	Aug. 3, '70		
"	" 10, '67		
"	Oct. 30, 99		
Barrin'tn Passge	June 10, '99		
"	Sept. 6, '99		
Windsor	Nov. 1, '94		
Dartmouth	Dec. 30, '99		
Annapolis	Sept. 21, '99		
Halifax	Dec. 9, '99		
"	Oct. 13, '95		
Kentville	Jan. 7, '99		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			1,459 88	
	Fairman, Mary B			1 77	New York
	Gillis, Isabella			24 93	Halifax,
	Graham, J. E			10 15	"
	Graham, W. H., in trust			18 83	"
	Graves, J. S			3 37	"
	Graves, Joseph			1 23	Dartmouth
	Greeno, W. S			24 75	Windsor
	Hopkins, Irwin R			20 21	Halifax
	Horn, E. & Caleb			5 90	Great Village
	Hewetson, A. B			52 94	Halifax
	Hopewood, G. H			0 10	"
	Hunt, Helen A			27 77	"
	Hutchins, W. H			0 02	Windsor
	Hutt, J. W			0 02	Halifax
	Hamilton, Annie			30 00	Dartmouth
	Hutchinson, Agnes			1 71	"
	Hopkins, Fannie P			1 00	Barrington Passage
	Hopkins, Anita			1 00	"
	Harris, Albert W			253 65	Bear River
	Johnson. D. B			6 93	Halifax
	Krylor, John			1 00	Kentville
	Lang, F. W			0 06	Halifax
	Marks, J. T			0 53	"
	Messenger, Harry L			23 30	Arlington
	Murray, Mrs. P. R			643 42	Care of A.D. McRae, Halifax
	Malane, Chas			15 11	Barrington Passage
	Macdonald, H			2 73	Halifax,
	McKenzie, J. T., executor			0 85	"
	McLean, B. & Son			3 52	"
	McLeod, H			41 22	"
	MacPherson, Bessie			15 42	"
	McKay, Margaret F			102 00	Stellarton
	McLeod, Walter			1 00	Barrington Passage
	McLeod, Kenneth			1 00	"
	McKenzie, W. D			14 75	Windsor
	Parker, J. F			0 97	Halifax
	Pearson, Gertrude			30 13	Charlottetown
	Pettipas, Minnie L			435 43	East Chezzetcook
	Pettipas, Theresa			86 78	"
	Purdy, R. W. W., guardian			1 18	Deep Brook
	Queen Gold Mining Co			1 82	Halifax
	Quinn, Elizabeth			15 30	"
	Reade, H. Montray			26 00	South Africa
	Reid, Amelia			2 66	V. G. Hospital, H'f'x
	Reilly, H. S			0 43	Halifax
	Richardson, J. R			0 01	"
	Robinson, J. E			4 48	"
	Roche, Thos., trustee			65 34	Springfield, Hfx. Co.
	Russell, Cecil			1 04	Sherbrooke
	Schwarschild, H			0 32	Halifax
	Schurman, A. C			24 17	North Beaver Bank
	Smith, Capt. A. N			1,584 21	Barrington
	Stewart, James			0 30	Halifax
	Severans, Clarence			12 18	Canada Creek
	Carried forward			5,103 82	

Banque Union d'Halifax.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Truro	June 14, '98		
Halifax	Jan. 5, '99		
"	Sept. 17, '83		
"	Aug. 17, '99		
"	Jan. 20, '91		
Dartmouth	Nov. 17, '96		
Windsor	Feb. 5, '95		
Barrin'tn Passge	Jan. 27, '99		
Halifax	" 25, '99		
"	Feb. 24, '98		
"	Dec. 17, '75		
"	Mar. 4, '93		
"	Aug. 28, '84		
"	" 29, '76		
Dartmouth	Dec. 21, '99		
"	Sept. 2, '98		
Barrin'tn Passge	Aug. 5, '97		
"	Oct. 24, '99		
Annapolis	Aug. 19, '99		
Halifax	May 6, '92		
Kentville	July 17, '99		
Halifax	June 25, '76		
"	Oct. 3, '92		
Bridgetown	Dec. 15, '99		
Halifax	May 31, '98		
Barrin'tn Passge	Sept. 2, '99		
Halifax	Mar. 10, '64		
"	July 7, '71		
"	May 30, '60		
"	June 27, '77		
"	Feb. 27, '99		
New Glasgow	June 5, '99		
Barrin'tn Passge	Nov. 20, '97		
"	" 20, '97		
Windsor	June 28, '97		
Halifax	Jan. 1, '61		
"	Sept. 23, '96		
"	" 23, '99		
"	Oct. 17, '98		
Bridgetown	Dec. 27, '98		
Halifax	Jan. 15, '69		
"	" 18, '98		
Truro	Sept. 17, '98		
Halifax	Dec. 13, '98		
"	" 17, '75		
"	May 28, '72		
"	April 15, '67		
"	Nov. 30, '97		
Sherbrooke	Aug. 1, '99		
Halifax	Nov. 18, '91		
"	Dec. 30, '98		
"	Nov. 18, '98		
"	June 16, '97		
Kentville	Jan. 8, '98		

Union Bank of Halifax—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			5,103 82	
	Stairs, Elizabeth			1 25	Hillaton
	Salter, R. L			1,300 00	Hantsport
	Salter, S. F			2 10	Parrsboro
	Temple, H			0 94	Halifax
	Trahy, T			100 00	"
	Trahy, Edith Alma			5 00	Parrsboro
	Thornton, J. F			5 06	Halifax
	Twining, Wm			400 00	"
	Turner, Robt. K			2 53	Dartmouth
	Thrum, Bessie			125 00	Clarke's Harbour
	Taylor, Mrs. Elmira E			1 03	Morse Rd., Anna. Co
	Upham, Noble N			644 83	Woonsocket, R.I.
	Vergi & Morse			0 02	Halifax
	Vergi, Levi H			0 51	"
	Wier & Esson, guardiaus			1 96	"
	Williams & Starr			0 97	"
	Watson, John			2 27	Dartmouth
	Wilson, Elmira			10 50	Barrington Passage
	Wright, Samuel M., per Wallace A. Wright			11 35	Clementsvale
	Total			7,719 14	

I declare that the above statement has been prepared under my direction and is

We declare that the above return is made up from the Books of the Bank, and that

HALIFAX, N.S., January 9, 1905.

Banque Union d'Halifax.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Kentville.....	Jan. 2, '99	.....	
Windsor.....	Oct. 26, '98	.....	
Parrsboro'.....	April 24, '99	.....	
Halifax.....	" 10, '97	.....	
"	Nov. 2, '75	.....	
Parrsboro'.....	July 3, '99	.....	
Halifax.....	April 13, '97	.....	
"	Aug. 31, '99	.....	
Dartmouth.....	" 27, '99	.....	
Barrint'n Passge	Nov. 14, '99	.....	
Bridgetown.....	April 20, '99	.....	
Truro.....	Mar. 30, '97	.....	
Halifax.....	Dec. 13, '60	.....	
"	Jan. 12, '63	.....	
"	May 1, '99	.....	
"	Jan. 9, '58	.....	
Dartmouth.....	July 29, '99	.....	
Barrin'tn Passge	Sept. 21, '98	.....	
Annapolis.....	Dec. 1, '99	.....	

correct according to the Books of the Bank.

WALTER LAWSON, *Chief Accountant.*

to the best of our knowledge and belief it is correct.

WM. ROBERTSON, *President.*
C. N. S. STRICKLAND, *Actg. General Manager.*

THE ONTARIO

STATEMENT of Dividends and Drafts or Bills of Exchange remaining unpaid and which no interest has been paid

NOTE—In case of Moneys deposited for a fixed period, the five

BANQUE DE

ETAT des dividendes et traites ou lettres de change restant impayés et montants ou n'a été payé pendant

NOTE—Dans le cas de deniers déposés pour une période fixe, les cinq

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Codd & Co., estate of insolvent			0 10	Bowmanville, Ont.
	Judd, W. H., "			4 75	"
	Ling, E., "			1 00	"
	Jackson, J. S.			15 00	Tyrone, Ont.
	Piggott, G., estate of deceased			0 37	Bowmanville, Ont.
	Diamond, D. & J. S.			8 84	Toronto, Ont
	Field, John.			16 19	"
	Scott, William			43 28	"
	Beck, Capt. John			15 08	"
	Beaty, James			7 39	"
	Spry, D., in trust			46 09	"
	Scott, John, estate of deceased			19 09	"
	Barwick, W., Macdonald, J. H., Snelling, R., Mackenzie, A			10 56	"
	Garthwaik, Frank			35 00	"
	Inventors and Patentees Asso			7 00	"
	Barber & Co., H., assignees			45 07	"
	Moore, S. J.			6 46	"
	Stevenson, Margaretha			7 86	"
	Grant, P. G			31 11	"
	Lockhart & Co			22 94	"
	Clarke, E. J., in trust			7 55	"
	Sullivan, Essie			64 50	"
	Galt, J., Warren, J. J., in trust			2 14	"
	Ritchie, C. H., Q.C.			27 60	"
	Howland, O. H			1 58	"
	Brasher, Fred.			8 56	"
	Fielding, Kennedy & Co.			2 39	"
	Klondyke, Yukon and Stewart Pioneers Limited			4 03	"
	Gibbs, Edith M			4 94	"
	Miriam, A. M			11 98	Guelph, Ont
	Lewis & Co., G., estate of insolvent			183 42	Montreal, Que
	Ross & Co., W. E., "			6 00	"
	Carried forward			667 87	

BANK.

Amounts or Balances in respect to which no transactions have taken place, or upon for five years and upwards.

years are reckoned from the termination of said fixed period.

ONTARIO.

balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun intérêt cinq ans ou plus.

ans seront calculés depuis l'expiration de la dite période fixe.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Bowmanville.....	Jan. 2, '84	.....	
"	Sept. 1, '83	.....	
"	" 1, '83	.....	
"	Oct. 3, '84	.....	
"	Sept. 1, '83	.....	
Toronto, Ont....	May 11, '73	.....	
" ...	July 26, '73	.....	
"	May, 19, '73	.....	
" ...	Sept. 29, '73	.....	
"	Mar. 12, '77	.....	
" ..	May 4, '76	.....	
" ...	April 2, '85	.....	
"	Dec. 1, '88	.....	
"	Oct. 4, '89	.....	
"	Jan. 13, '92	.....	
"	Dec. 27, '94	.....	
" ...	Oct. 1, '94	.....	
" ...	Mar. 26, '95	.....	
"	Nov. 20, '95	.....	
"	Oct. 14, '95	.....	
" ..	April 7, '93	.....	
"	May 7, '94	.....	
"	Mar. 8, '97	.....	
"	Sept. 20, '97	.....	
"	Mar. 10, '98	.....	
"	Feb. 6, '98	.....	
" ...	Dec. 23, '98	.....	
"	Dec. 20, '99	.....	
"	June 5, '99	.....	
Guelph, Ont....	April 10, '87	.....	
Montreal, Que..	Aug. 9, '98	.....	
" ..	Sept. 16, '98	.....	

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			667 87	
	Sanft, Aaron, estate of insolvent			74 50	Montreal, Que
	Gardner, Jay			1 76	"
	Prefontaine, R., in trust			7 00	"
	Young, G. A.			1 12	"
	Germain, Atonia			1 76	"
	Soloman, M.			1 52	"
	Rondeau, Rev. S., in trust			6 63	"
	Rondeau, Rev. S., in trust			6 63	"
	Graduate Society of McGill			3 59	"
	Comrie, G. J.			19 71	"
	Ashton, F. A			0 95	"
	Finchan, M.			34 76	Cornwall, Ont
	McQuillan, A.			2 97	Dickinson Landing
	McAleor, D. J			1 31	Cornwall, Ont
	Richmond, F. K.			12 05	Canton, N.Y.
	McPhee, Annie, estate of deceased			169 94	Buckingham, Que.
	Murch, James			11 90	Winnipeg, Man
	Pearce, George			91 75	"
	Pearson, Alfred			9 65	"
	Ferguson, G. F.			3 95	"
	McDonald, Duncan			24 45	Fort Pelly
	McGovern, E.			6 50	"
	Huss, G. J.			2 65	"
	Johnson, Mary			6 75	Odanah
	Feber, C. D. A.			95 45	"
	Smith, James			19 44	Winnipeg, Man
	Ballenden, J.			17 70	"
	Erwin, Thomas			40 45	"
	Miller, J. J.			25 08	"
	McDonald, Alexander			31 93	"
	Richardson, Mrs. Eliza		6 00		Wardsville, Ont.
	Humphries, Ann		7 00		Brockville, Ont.
	Humphries, Ann, estate of deceased		7 00		"
	Dundas, Anna E.		7 00		Brandon, Man
	Dundas, Anna E		7 00		"
	Dundas, Anna E		7 00		"
	Smith, H. D., executor		10 50		Three Rivers, Que.
	Dundas, Anna E		7 00		Brandon, Man
	Gaudet, F. M., J. E., C. D. and Jos. E		3 50		St. Hyacinthe, Que.
	Dundas, Anna E.		6 00		Brandon, Man
	Dundas, Anna E		5 00		"
	Denovan, W., estate of deceased		5 00		Dalkeith, Ont.
	Denovan, W., estate of deceased		3 33		"
	Gaudet, F. M., J. E., C. D. and Jos. E.		1 66		Fraserville, Que.
	Dundas, Anna E.		3 33		Brandon, Man
	Dundas, Anna E		3 33		"
	Bradshaw, Myrtha H.		1 66		Inverness, Que.
	Davis, Kate		16 66		Montreal, Que
	Denovan, W., estate of deceased		3 33		Dalkeith, Ont.
	Denovan, W., estate of deceased		3 33		"
	Dundas, Anna E.		3 33		Brandon, Man
	Dundas, Anna E		3 35		"
	Chaffers, Mrs. H. tutrix		33 33		Montreal, Que
	Carried forward		154 62	1,401 72	

SESSIONAL PAPER No. 7

Banque de l'Ontario.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Montreal, Que..	Feb. 17, '98		
" ..	Dec. 16, '98		
" ..	May, 16, '99		
" ..	Mar. 18, '97		
" ..	Jan. 28, '97		
" ..	July 20, '97		
" ..	Nov. 12, '96		In trust for Annette A. Rondeau.
" ..	" 12, '96		" "
" ..	June 1, '99		
" ..	" 14, '99		
" ..	April 27, '98		
Cornwall, Ont ..	Dec. 31, '89		
" ..	Jan. 6, '91		
" ..	" 13, '97		
" ..	May 20, '98		
Buckingham....	July 31, '98		
Winnipeg, Man..	Jan. 16, '83		
" ..	Dec. 21, '83		
" ..	July 8, '83		
" ..	April 16, '86		
" ..	Dec. 27, '81		
" ..	" 8, '81		
" ..	April 15, '84		
" ..	Nov. 13, '83		
" ..	May 15, '79		
" ..	" 15, '76		
" ..	" 15, '76		
" ..	" 15, '76		
" ..	April 30, '77		
" .	Feb. 2, '82		
Toronto, Ont....	Jan. 10, '84		
"	Dec. 1, '90		
"	" 1, '91		George, and John Humphries executors.
"	June 1, '93		
"	Dec. 1, '93		
"	June 1, '94		
"	" 1, '94		
"	Dec. 1, '94		
"	" 1, '94		
"	June 1, '95		
"	Dec. 1, '95		
"	" 1, '95		
"	Oct. 15, '96		
"	" 15, '96		
"	" 15, '96		
"	Dec. 1, '96		
"	" 1, '96		
"	" 1, '96		
"	" 1, '96		
"	June 1, '97		
"	" 1, '97		
"	Dec. 1, '97		
"	" 1, '97		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward		154 62	1,401 72	
	Pyke, G. J., in trust		1 66		Toronto, Ont.
	Denovan, W., estate of deceased		3 33		Dalkeith, Ont.
	Denovan, W., estate of deceased		3 33		"
	Dundas, Anna E.		3 33		Brandon, Man.
	Dundas, Anna E.		3 33		"
	Smith, Louisa W. W.		2 50		Montreal, Que
	Denovan, W., estate of deceased		3 33		Dalkeith, Ont.
	Denovan, W., estate of deceased		3 33		"
	Smith, Louisa W. W.		2 50		Montreal, Que
	Dundas, Anna E.		3 33		Brandon, Man
	Dundas, Anna E.		3 33		"
	Denovan, W., estate of deceased		3 33		Dalkeith, Ont.
	Smith, Louisa W. W.		2 50		Montreal, Que
	Rowe, Rich. J.		10 00		De Lamar Ida
	Ryan, John		41 66		Brockville, Ont.
	Total		245 41	1,401 72	

I declare that the above statement has been prepared under my directions and is

We declare that the above return is made up from the books of the bank,

TORONTO, January 16, 1905.

SESSIONAL PAPER No. 7

Banque de l'Ontario.

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	Month Year		
Toronto, Ont ...	Dec. 1, '97	.....	
"	" 1, '97	.....	
"	June 1, '98	.....	
"	" 1, '98	.....	
"	Dec. 1, '98	.....	
"	" 1, '98	.....	
"	" 1, '98	.....	
"	June 1, '99	.....	
"	" 1, '99	.....	
"	" 1, '99	.....	
"	Dec. 1, '99	.....	
"	" 1, '99	.....	
"	" 1, '99	.....	
"	" 1, '99	.....	
"	" 1, '99	.....	

correct according to the books of the bank.

W. R. CHENOWETH, *for Chief Accountant.*

and that to the best of our knowledge and belief it is correct.

GEORGE R. R. COCKBURN, *President.*
C. McGILL, *General Manager.*

THE BANK

STATEMENT of Dividends and Drafts or Bills of Exchange remaining unpaid and which no interest has been paid

NOTE.—In case of Moneys deposited for a fixed period, the five

LA BANQUE

ÉTAT des dividendes et traites ou lettres de change restant impayés et montants ou n'a été payé pendant

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Couillard, succ. feu Paul		62 10		L'Islet
	Huot, héritiers de feu Charles		63 75		Québec, et ailleurs
	Mitchell, succ. feu Rob. usufruitière		57 37		"
	Crofton, Mde Emma K		0 90		Halifax, N.S.
	Doucet, Mde veuve Pierre A		1 20		Québec.
	Fraser, Mde William		9 00		Fraserville
	Norris, H. T.		1 80		Québec.
	Alexander, succ. feu James			29 12	"
	Bélanger, Saluste			26 82	St-Jean Port-Joli
	Bergeron, A.O., pour succ. Simoneau			15 04	Wolfstown
	Bernier, Joseph			5 27	L'Islet
	Bhérer, Wilbrod			4 04	St-Fidèle, Charlevoix
	Blais, Joseph			1,130 04	Berthier, M'ntmagny
	Boisvert, Arthur			36 36	Ste-Croix, Lotbinière
	Boisvert Zephirin			1 64	Beauport
	Brink, Edmond			4 23	Musselyville, Bonav.
	Carbonneau, J. B. T.			7 41	Isles de la Madeleine
	Caron, Mde Hermine P			0 46	Québec.
	Côté, Saül			44 39	"
	Cyr, Jean E.			198 54	Maria, Bonaventure.
	Derouin, François			10 91	Québec.
	Dessaint, Marie Louise			27 92	Rimouski.
	Dion, Edouard			148 94	St-Thomas, M'tm'g'y
	Dion, F. X.			3 51	Québec.
	Dion, F. X.			8 74	Thetford Mines
	Dion, Louis Victor			2 49	Québec.
	Doré, Joseph M			6 23	"
	Dubérger, Charles C			10 01	"
	Fabrique, de St. Alexis			21 69	St-Alexis, Chicoutimi
	Fabrique, de St. Germain			29 86	St-Germain, Kam'ka
	*Gagné, Mde Eliza C.			11 48	St-Pierre, M'tmagny
	Gagné, Mde Adélaïde L.			176 33	Thetford Mines
	Gagné, Laurent fils			126 57	"
	Gagnon, Mdlle Zoé			37 25	Québec.
	Carried forward		196 12	2,125 29	

NATIONAL.

Amounts or Balances in respect to which no transactions have taken place, or upon for five years and upwards,

years are reckoned from the termination of said fixed period.

NATIONALE.

balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun intérêt cinq ans ou plus.

ns seront calculés depuis l'expiration de la dite période fixe.

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	Month Year		
Québec	1er mai 1, '92		Les enfants le savent.
"	2 nov. '96		
"	2 " '97		L'un des fils avisé de nouveau.
"	1er mai '91		Chèque livré mais non présenté p. paiem'nt ni récl. faite.
"	1er " '96		" "
"	1er " '99		" "
"	1er " '92		" "
"	16 " '76		
"	10 mars '99		
"	18 janv. '95		
"	27 nov. '97		
"	20 mars '97		
"	13 " '99		
"	29 déc. '99		
"	17 juillet '99		
"	7 oct. '93		
"	7 sept. '87		
"	7 août. '90		
"	21 juin '98		
"	6 " '98		
"	8 avril '99		
"	15 " '96		
"	18 fév. '99		
"	20 janv. '98		
"	3 " '99		
"	12 déc. '99		
"	28 juillet '95		
"	10 " '96		
"	16 mars '95		
"	28 mai '97		
"	28 août. '98		
"	4 oct. '99		
"	30 avril '99		
"	29 nov. '98		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward		196 12	2,125 29	
	Goudreault, Etienne			2 61	St-Thomas, M'tm'g'y
	Hamelin, Albert			4 31	Grondines, Portneuf.
	Hardy, Léon			3 66	St-Basile, "
	Hemond, Theodore			1 75	Dover, N. H., E.U.
	Hogan, John			4 20	Québec.
	†Frigon, Mde Arthèmise M.			5 32	St-Cyrille de N'rm'in
	Jack, John			1 67	Petite-Riv., Québec.
	Kelly, John			32 91	St-Malachie, Dorc't'r
	Lachance, Mde Adèle G.			65 70	D'Israëli
	Lafleur, Omer			11 03	Lotbiniére.
	Langlois, Louis			23 30	Pointe-aux-Esquim'x
	Langlois, Pierre			13 92	Riv. Lafleur, Isle d'Or
	Laurent, Rév. Edouard			3,280 19	Alais, France
	Lemay, Mde Georgiana G.			96 18	Ste-Emmélie, Lotb're
	Marion, Télesphore			22 28	St-Antoine, "
	Marois, Mde Clara McK.			11 12	St-Romuald, Lévis.
	Martin, succ. feu E. O.			8 58	St-Octave de Métis.
	McCorkell, Arthur			2 29	Québec.
	Onraët, Victor			7 64	Musselyville, Bonav.
	Paradis & Gingras			19 96	St-Romuald, Lévis.
	Plante, Joseph, in trust			218 91	St-Claire, Dorchester
	Pelletier, Joseph Emile			15 10	St-Georges, Beauce.
	Pelletier, Mde Marie L.			3 18	St-Jean, Port-Joli.
	Richardson, Harry James			6 15	Lyster, Mégantic.
	Roy, Cyrille			3 55	Montmagny
	Roy, L. R.			2 66	Québec.
	Savard, Guillaume			5 12	"
	St. Amand, J. O.			89 23	Deschambault
	St. Pierre, Georges			3 13	Riv.-du-Loup, en bas
	Simard, Dlles Octave et Corinne			22 68	Québec.
	Stock, Philippe			2 36	"
	Tremblay, Michel			36 10	Eboulements.
	Trudelle, André fils			1 22	Cap-Rouge
	Vidal, Daniel			2 37	Québec.
	Bazin, Alexandre			1 15	"
	Bazin, Dlle Marie Jeanne			1 15	"
	Denis, Dlle Georgiana			5 23	"
	Grenier, Mde veuve Honoré			170 89	"
	Robitaille, Edouard			44 61	"
	Robitaille, Philéas			11 21	Ancienne-Lorette.
	Akerman, W.			2 30	Montreal
	Allard, Louis			3 08	"
	‡Angers, Mde. A. R.			0 63	"
	Archambault, J.			0 76	"
	Baby, H. S.			1 00	"
	Barry, W. H.			0 34	"
	Beaudry, H			8 09	"
	Bélanger, A. A.			2 02	"
	Béliveau, L. J.			0 05	"
	Benoit, L.			4 78	"
	Berger & Cie., C.			0 06	"
	Bergevin, A.			3 20	"
	Bernier, J. E.			4 09	"
	Besnew, A.			3 00	"
	Boileau, J. D.			1 23	"
	Carried forward		196 12	6,424 54	

SESSIONAL PAPER No. 7

La Banque Nationale.

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	Month Year		
Québec	12 nov. '97		
"	23 déc. '96		
"	27 mai '90		
"	4 déc. '97		
"	28 juillet '95		
"	9 nov. '97.		
"	2 oct. '94		
"	19 déc. '99		
"	3 janv. '96		
"	14 juillet '98		
"	4 avril '98		
"	29 déc. '98		
"	11 mars '93		
"	8 sept. '99		
"	30 avril '97		
"	16 mai '96		
"	31 oct. '85		
"	30 avril '99		
"	19 oct. '94		
"	14 juillet '97		
"	31 mars '96		
"	23 nov. '98		
"	4 août. '98		
"	30 sept. '96		
"	30 déc. '98		
"	13 juin '96		
"	10 oct. '92		
"	7 " '98		
"	1 juin '94		
"	15 oct. '97		
"	13 août. '95		
"	3 oct. '98		
"	12 nov. '94		
"	17 fév. '99		
Rue-st-Jean, Que	18 juillet '99		
"	18 " '99		
"	18 oct. '98		
"	24 juillet '95		
"	7 nov. '96		
"	20 déc. '95		
Montréal	22 " '94		
"	29 avril '93		
"	10 fév. '99		
"	26 " '94		
"	11 nov. '97		
"	24 juin '91		
"	22 déc. '99		
"	11 fév. '93		
"	3 janv. '98		
"	4 nov. '98		
"	19 juillet '98		
"	30 avril '95		
"	30 " '96		
1	5 janv. '95		
"	18 juillet '97		

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		$ cts.	$ cts.	$ cts.	
	Brought forward		196 12	,424 54	
	Boivin, F. X			2 60	Montréal
	Bourgeau, Alfred			0 63	"
	Bourque, Alex			0 50	"
	Bourque, Alex			0 50	"
	‡Alley, F. R			5 98	"
	Bourret, J. C			0 25	"
	Bouthillier, F. G., in trust			0 64	"
	Boyd, J. A			0 85	"
	Brodeur, R. J			3 42	"
	Brossard, J. A			0 10	"
	Brown, E			2 64	"
	Bruneau, P			16 93	"
	Brunet, H. E			0 83	"
	Carrignan, A. A			0 69	"
	Casgrain, l'hon. J. B. B., in trust			21 64	"
	Cass, J. H			0 18	"
	Cercle St.-Jacques			3 90	"
	Champeau, C. E			1 00	"
	Charlebois, J			0 42	"
	Châletain, J			4 47	Thurso
	Chavigny de Bouthillier			2 49	L'Ermitage
	Commission Scolaire			6 06	St-Louis du Mile End
	Craig, J. A. I			8 85	Montréal
	Crédit Foncier Franco-Canadien			0 46	"
	Damase, C			0 26	"
	Davis & Co., P			2 57	"
	Denis, P			2 55	St.-Césaire
	Dépatie, A			0 16	Montréal
	Descarries, J. A			0 52	"
	Deschamps, A			2 09	"
	Desforges, R			2 57	"
	Dion, H			5 02	"
	Drapeau, L. A			0 85	"
	Duclos, Maria			0 91	"
	Dufresne, Dlle G			12 21	"
	Dufresne, L. A			0 08	"
	Dyer Manufacturing Co			1 10	"
	Erlick, L			0 57	"
	Esdras, J. L			1 00	"
	Fontaine, M			0 20	"
	Fortier, J			9 16	"
	Fortier, A			1 64	"
	Forest, L. P			0 20	"
	Fortin, Mde. H			1 29	"
	Gersen, L			0 26	"
	Girard, G. A			0 20	"
	Glackmeyer, J. E			0 12	"
	Goldstein, A			0 04	"
	Gosselin, J			0 65	"
	Gouin & Lemieux			1 00	"
	Goyer, L			5 59	"
	Goyette, L. F			1 87	"
	Gravel, J. F			1 68	"
	Gravel, J. M			1 25	"
	Guérin, E			1 80	"
	Carried forward		196 12	6,569 98	

La Banque Nationale.

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	Month Year		
Montreal	29 avril '93		
"	20 juin '95		
"	14 janv. '93		
"	4 " '94		
"	1 avril '98		
"	4 déc. '98		
"	30 avril '93		
"	30 déc. '96		
"	14 janvier '96		
"	16 " '94		
"	9 février '91		
"	15 juil. '99		
"	3 déc. '98		
"	11 sept. '90		
"	21 février '91		
"	30 avril '93		
"	2 mai '98		
"	10 oct. '96		
"	30 avril '94		
"	8 février '96		
"	28 déc. '95		
"	2 juin '99		
"	7 août '91		
"	25 sept. '99		
"	16 mai '95		
"	25 sept. '91		
"	5 oct. '93		
"	23 février '91		
"	2 mai '93		
"	7 août '96		
"	28 janvier '97		
"	1 août '99		
"	27 nov. '96		
"	2 " '95		
"	26 oct. '96		
"	1 février '97		
"	4 août '98		
"	9 juil. '98		
"	3 février '97		
"	20 déc. '93		
"	30 avril '96		
"	15 nov. '98		
"	8 janvier '98		
"	30 avril '96		
"	18 déc. '99		
"	31 août '93		
"	7 mai '97		
"	16 juin '98		
"	30 août '97		
"	4 mars '97		
"	12 avril '98		
"	30 " '95		
"	9 oct. '98		
"	27 avril '97		
"	16 juin '96		

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		$ cts.	$ cts.	$ cts.	
	Brought forward		196 12	6,569 98	
	Guérin, J. J			7 72	Montréal
	Guilbault, J			0 78	"
	Guilbault, J			1 87	"
	Guilbault, J			0 27	"
	Hamilton, Henry			0 28	"
	Hodgins & Co., J			0 01	"
	Hogue, J			4 76	"
	Hubert, C. E			0 07	"
	Hubert, L. J. R			0 45	"
	Huguenin, Dlle F			2 11	"
	Janin, Georges			1 00	"
	Keaney & Faulkner			0 17	Papineauville
	Koëlle, F. S			0 22	Montréal
	Laberge, J. C			0 18	"
	Labrecque, E			0 01	"
	Lafortune, D			2 05	"
	Lalonde, J. H			1 17	"
	Laniel & Cie			0 18	"
	Lapalme, A., in trust			0 53	"
	Lapierre, N. P			13 81	Ste-Julie de Verché's
	LaRue & Pouliot			0 19	Montréal
	Lavigne, L. Azarie			0 81	"
	Laviolette, J. G			12 06	"
	Laviolette, P. B			0 02	"
	Leclerc, C			1 88	"
	Lefebvre, E			2 45	"
	Lemesurier, Eugénie			0 47	"
	Lesage, E. H			0 41	"
	Lessard, L			0 25	"
	Letellier, success. feu Charles			2 27	Rivière-Ouelle
	Lizotte, Mde F			1 96	St.-Bruno
	Loranger, A			0 54	Montréal
	Manseau, H. H			3 57	"
	Marchand, L. W			0 98	"
	Martel, J			0 19	St.-Louis
	Mayer, Elie			0 88	Montréal
	Meunier, Eugène			3 00	"
	Middleton, T			0 73	"
	Milaire, N. E			0 38	"
	Mogny, C. A			3 40	"
	Mongeon, V			0 50	"
	Moore, J. I			3 55	"
	Morgan, E. A			0 18	"
	Murphy, J. B			1 86	Kingston, Ont
	Normandin, A. A			3 18	Montréal
	Ostigny, Dlle B			1 50	Bassin Chambly
	Ouimet, L. fils			0 37	Montréal
	Paquin, J. R			1 87	"
	Parent, E			5 87	"
	Parlement Modèle, le			1 00	"
	Plancher Granit Cie			1 57	"
	Pouliot, C. E			1 10	"
	Poupard, F			0 29	"
	Prevost, Armand			35 96	"
	Provost, J			0 01	"
	Carried forward		196 12	6,702 87	

SESSIONAL PAPER No. 7

La Banque Nationale.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.		Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month	Year		
Montréal	9 août	'98		
"	1 mai	'94		
"	15 oct.	'95		
"	9 avril	'95		
"	9 nov.	'93		
"	14 "	'91		
"	30 avril	'96		
"	4 mai	'94		
"	30 nov.	'98		
"	30 avril	'92		
"	7 oct.	'99		
"	11 sept.	'95		
"	29 avril	'99		
"	13 nov.	'94		
"	27 août	'91		
"	14 juil.	'97		
"	13 déc.	'93		
"	30 mai	'96		
"	30 avril	'92		
"	16 février	'96		
"	24 oct.	'94		
"	29 avril	'93		
"	30 "	'96		
"	5 "	'98		
"	26 août	'98		
"	2 nov.	'98		
"	30 avril	'95		
"	6 "	'97		
"	30 "	'96		
"	29 "	'93		
"	29 "	'93		
"	23 nov.	'99		
"	18 juil.	'95		
"	30 avril	'95		
"	26 juin	'96		
"	29 mars	'97		
"	23 "	'97		
"	1 sept.	'94		
"	1 août	'99		
"	17 janvier	'98		
"	1 août	'98		
"	30 avril	'95		
"	5 mars	'95		
"	7 janv.	'97		
"	10 juin	'96		
"	30 avril	'93		
"	25 août	'96		
"	26 fév.	'98		
"	25 "	'89		
"	13 mai	'93		
"	25 juin	'98		
"	4 "	'91		
"	2 sept.	'90		
"	25 fév.	'95		
"	15 juil.	'98		

The National Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward		196 12	6,702 87	
	Quinn, M			0 57	Montreal
	Quinn, M., spécial			1 02	"
	Raymond, G. M			0 25	"
	Richner, Ls			0 50	"
	Rinfret, E			11 30	"
	Rinfret, J			25 17	"
	Robert, A			1 85	Papineauville
	Rolland, R			0 32	Montréal
	Rouger, C. Edmond			8 24	"
	Roulland, H			0 04	"
	Roy, Alfred			0 70	"
	Roy, Alfred			5 68	"
	Roy, E			0 07	"
	Savignac, J			1 99	"
	Sénécal, H			0 10	"
	Sheppard, W			0 04	"
	Société des Débitants de Liqueurs			2 64	"
	Société (la) de Publication Commerciale			0 57	"
	St. Jean, L			0 42	"
	St. Phalle, D			0 05	"
	Tarte, Napoléon			0 91	"
	Tassé, E			4 54	"
	Théoret, J. A			0 14	"
	Therrien, Alfred			57 18	"
	Thivièrge, L			0 19	"
	Thompson, E			1 91	"
	Valiquette, J. A			0 38	"
	Vallée, J			0 72	"
	Victor, E			0 03	"
	Villeneuve, J. O., in trust			5 58	"
	Whelan & Co., J. P			0 66	"
	Williams, V. G			2 98	Manitoba
	Wilson, A. D			0 65	Montréal
	Wolf, M. L			31 29	"
	Allard, Mde Azilda			32 52	St-Pie
	Boudreault, Despars C			0 44	St-Hyacinthe
	Brunelle, C			0 81	"
	DeCelles, révd. P. Z			0 85	"
	Laurence, Donalda			1 25	"
	Martel, Mde Veuve Antoine			1 90	"
	Mignault, Joseph			8 99	St-Charles, Riv Rich.
	Morin, Dlle Alma			130 93	St-Hyacinthe
	Moulin, Mde Marie			4 76	Drummondville
	Poirier, Adéline			736 54	St-Hyacinthe
	Préfontaine, Mde Aléne			46 45	South Durham
	Picher, Joseph			10 52	St-Hyacinthe
	Bourbeau, Louise			634 68	Sherbrooke
	Boyle, John O			7 12	"
	Cercle Agricole de Westbury			67 55	Westbury
	Coates, P. H., in trust			6 58	Bury
	Collins, R. F., in trust			13 45	Sherbrooke
	Desjarlais, Isaac			606 31	"
	Dubuc, Zoé			423 18	"
	Gentilhomme			25 30	"
	Carried forward		196 12	9,631 68	

SESSIONAL PAPER No. 7

La Banque Nationale.

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	Month Year		
Montreal	23 août '94		
"	14 juin '95		
"	2 sept. '96		
"	30 oct. '97		
"	11 mars '97		
"	14 janv. '96		
"	8 juil. '98		
"	27 " '99		
"	1 janv. '99		
"	7 juin '98		
"	13 nov. '99		
"	30 avril '96		
"	15 mars '97		
"	5 sept. '96		
"	8 janv. '99		
"	11 août '94		
"	6 mai '98		
"	30 juin '90		
"	22 sept. '97		
"	15 nov. '97		
"	29 avril '93		
"	29 déc. '98		
"	16 " '98		
"	25 avril '97		
"	23 mai '91		
"	24 juil. '91		
"	30 avril '95		
"	9 déc. '99		
"	27 juil. '95		
"	13 juin '96		
"	11 oct. '90		
"	30 avril '96		
"	12 mai '98		
"	30 oct. '93		
St-Hyacinthe	2 déc. '99		
"	15 " '99		
"	14 juil. '99		
"	20 sept. '99		
"	23 avril '97		
"	25 sept. '99		
"	27 déc. '97		
"	20 avril '97		
"	18 mai '99		
"	17 nov. '98		
"	19 juin '96		
"	24 déc. '98		
Sherbrooke	21 nov. '93		
"	22 août '91		
"	5 janv. '95		
"	29 déc. '94		
"	23 sept. '99		
"	30 oct. '99		
"	8 août '99		
"	12 juin '90		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward		196 12	9,631 68	
	Graham, Dlle E. A.			116 33	Sherbrooke
	Johnson, A. S.			1,935 08	"
	Morice, Jean			71 52	Calumet, Mich
	Municipalité de Stoke-Centre			5 13	Stoke Centre
	Panneton, Mulvena & Leblanc, succession Beckett			85 14	Sherbrooke
	Pothier, Benjamin			13 61	"
	Rand, Mde Agnès H. T.			157 91	"
	Roberge, Thomas			3 76	"
	Sheridan, H. C.			29 11	"
	Trudeau, L.			27 79	Windsor Mills
	Versteigh, Q., in trust			21 56	Sherbrooke
	Westman, Ernest H.			7 01	"
	Bolduc, Louis			0 48	St. Victor, Beauce
	Gilbert, Angèls			2 70	Beauceville
	Giroux, Caroline			31 87	St. Georges, Beauce
	Lagueux & Boivin			1 38	Beauceville
	Beaulieu, Mde Joram			0 94	Cedar Hall
	Brown, Mde Mathilda D.			23 65	New York, N.Y.
	Couturier, Dlle Philomène			11 30	Malbaie, Charlevoix.
	Gilbert, Gonzage			1 37	Chicoutimi
	Girard, Alfred			3 35	"
	Guay, Dlle Cécille			11 85	"
	Jean, Louis			1 83	"
	Lacombe, Armand			18 62	"
	Lacombe, Grazella			18 62	"
	Leclerc, Révd B. E.			7 12	Malbaie, Charlevoix.
	Tousignant, Elvia			1 38	Chicoutimi
	Tousignant, Julliette			1 38	"
	Tousignant, Lydia			1 38	"
	Bisonnette, succession feu Mde Théophile			41 95	Roberval
	Armand, L. T.			4 07	Québec
	Bertrand, Mde H. E.			5 43	"
	Boutet, Emile			1 15	"
	Drolet, Joseph			15 51	"
	Durand, Joseph E			1 96	St-Ambroise, Québec.
	Fréchette, Nazaire			1 21	Craig's Road Station.
	Germain, Joseph			28 95	Québec
	Jutras, F. E.			16 82	Stanfold, Mégantic.
	Lachaine, P. F.			0 31	Québec
	Lapointe, enfants de feu Arthur			29 95	"
	LaRose, Mde veuve O. E.			1 56	"
	Marcoux, Alfred			1 77	"
	McMahon, Mde B. F.			62 97	"
	Ouellet, Dlle Arthémise			157 00	N.-D. du Lac, Témiscouata
	Pagé, Adélard			8 14	Québec
	Parent, J. P			15 78	"
	Pelletier, Mde Théodore			4 90	"
	Picher, Mde veuve Ludger			53 88	"
	Rochette, J. Omer			4 14	"
	Vallière, Alexandre			33 79	"
	Vézina, Marie			12 03	"
	Allean, Révd Thomas			40 47	Ottawa
	Carried forward		196 12	12,788 59	

La Banque Nationale.

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	Month Year		
Sherbrooke	12 nov. '96		
"	18 mais '99		
"	8 juin '95		
"	14 janv. '98		
"	27 déc. '95		
"	16 août '93		
"	9 janv. '95		
"	4 juin '96		
"	20 fév. '95		
"	29 mai '99		
"	6 fév. '99		
"	7 sept. '92		
Beauceville	20 nov. '99		
"	30 avril '98		
"	1 fév. '98		
"	10 " '97		
Rimouski	31 oct. '99		
Murray Bay	5 sept. '99		
"	1 déc. '99		
Chicoutimi	29 nov. '99		
"	24 " '99		
"	30 août '99		
"	28 avril '99		
"	17 mai '93		
"	17 " '93		
"	22 oct. '97		
"	13 nov. '93		
"	13 " '93		
"	13 " '99		
Roberval	7 fév. '99		
St-Roch de Qué.	21 janv. '99		
"	14 oct. '99		
"	12 mai '98		
"	15 nov. '95		
"	5 mai '98		
"	20 avril '95		
"	10 nov. '99		
"	17 avril '94		
"	16 juin '99		
"	19 sept. '99		
"	17 nov. '98		
"	21 août '96		
"	30 " '97		
"	27 nov. '96		
"	2 mars '98		
"	3 " '98		
"	1 fév. '95		
"	20 sept. '98		
"	7 juillet '99		
"	27 mai '95		
"	4 avril '98		
Ottawa	22 fév. '92		

The Bank National—

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		$ cts.	$ cts.	$ cts.	
	Brought forward		196 12	12,788 59	
	Blanchet, Edmond			704 18	Mont-Louis, Gaspé.
	Boileau, Dlle Virginie			16 65	Ottawa
	Gorgerat, Georges			5 52	"
	Ryan, Bridget			191 31	"
	Traites impayées.				
2350	La Banque Nationale	23 86			Montréal
355	" "	2 56			"
356	" "	2 56			"
214	" "	2 56			"
529	National Bank of the Republic	117 67			New York, U.S.
166	Crédit Lyonnais	Frs. 10			Paris
2041	"	Frs. 100			"
	Total	Frs. 110 / $149 21	196 12	13,706 25	

I declare that the above statement has been prepared under my direction

We declare that the above return is made up from the Books of the Bank

QUEBEC, January 20, 1905.

SESSIONAL PAPER No. 7

La Banque Nationale.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Ottawa	7 juillet '99		
"	27 nov. '99		
"	16 fév. '98		
"	31 déc. '72		
"	4 avril '97		
St-Hyacinthe	12 " '97		
"	12 " '97		
St-Roch de Qué.	4 " '98		
"	10 oct. '99		
Montréal	14 déc. '94		
Québec	3 janv. '99		

and is correct according to the Books of the Bank.

M. A. LABRECQUE, *Chief Accountant.*

and that to the best of our knowledge and belief it is correct.

R. AUDETTE, *President.*
P. LAFRANCE, *Manager.*

MERCHANTS BANK

STATEMENT of Dividends and Drafts or Bills of Exchange remaining unpaid and which no interest has been paid

NOTE.—In case of Moneys deposited for a fixed period, the five years

BANQUE DES MAR

ETAT des dividendes et traites ou lettres de change restant impayés et montant intérêt n'a pas été payé

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq

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		$ cts.	$ cts.	$ cts.	
	Moore, Harriet			64 83	Montreal
	Hayes, Jno			5 20	"
	Coombs, Jas. A			1 24	"
	Cary Wise Sewing Co			2 20	"
	Duckett & Hodge			0 94	"
	Boivin, G. & Co			77 23	"
	Murphy, J. B			7 10	"
	Stanley, Margaret			12 57	"
	McNaughton, J. A			1 15	"
	Currie, Wm			1 65	"
	Facie, Paul			81 07	Chemist, St. James Hotel, Montreal
	Lewis, A. E			6 20	Montreal
	Norris, J			0 21	"
	Royal Guard Co			0 61	"
	Pontiac Pacific Ry. Co			0 12	"
	English Workmen's Benefit Soc			0 44	"
	" "			0 37	"
	Kane, C			0 70	"
	Edlington, M			7 43	"
	Reid, J. M			1 C0	"
	Brown, J			1 30	"
	Patterson, Jas			0 57	"
	Ladouceur, O			3 15	"
	Ladouceur, M			9 89	"
	Beatty, J. R			1 12	"
	Girard, M. A			0 28	"
	Cooper, J			1 49	"
	Ogilvy, C. G			0 26	"
	Mooney, L			2 06	"
	Smith, L. W			0 23	"
	Atkinson, T. W			0 50	"
	Hatchell, M. M			2 71	"
	Carried forward			295 82	

OF CANADA.

Amounts or Balances in respect to which no transactions have taken place, or upon for five years and upwards.

are reckoned from the termination of said fixed period.

CHANDS DU CANADA.

ou balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun pendant cinq ans ou plus.

ans seront calculés depuis l'expiration de la dite periode fixe.

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	Month Year		
Montreal	Mar. 2, '98		
"	June 18, '98		
"	Sept. 7, '98		
"	July 21, '98		
"	Aug. 29, '98		
"	July 9, '98		
"	Sept. 29, '98		
"	Nov. 18, '96		
"	Feb. 7, '96		
"	Dec. 1, '96		
"	June 30, '96		
"	Feb. 26, '95		
"	May 2, '96		
"	June 10, '96		
"	Oct. 23, '96		
"	Mar. 1, '95		
"	April 11, '88		
"	Aug. 7, '88		
"	Mar. 31, '88		
"	" 31, '88		
"	" 31, '88		
"	" 31, '88		
"	" 31, '88		
"	" 31, '88		
"	July 29, '90		
"	April 1, '89		
"	" 1, '89		
"	" 11, '88		
"	Nov. 10, '89		
"	" 10, '89		
"	Aug. 17, '88		
"	" 17, '88		

Merchants Bank of Canada—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			295 82	
	Lavine, W. H			0 23	Montreal
	Gardner, R., jr., in trust			5 71	"
	Becket, L. B			0 21	"
	Spence, A			0 12	"
	Hamilton, F			0 13	"
	Fenwick, W			0 60	"
	King, H. M., in trust			0 65	"
	Wanless, A. S			1 97	"
	Ambrose, J. D. L			0 46	"
	Boas, A. B			2 55	"
	McDougall, M			5 00	"
	Roblin, M			5 30	"
	McRae, J. A			0 61	"
	Chapman, E. J			9 58	"
	Vanlan, H. A			0 51	"
	Mackenzie, W. E			0 02	"
	Lewis, S. J			5 00	"
	Leonard, J			0 40	"
	Johnston, N. P			0 53	"
	Harper, W. S			4 70	"
	Meldon, G			1 30	"
	Fitzpatrick, J			6 00	"
	Muir, A. E			2 16	"
	Robertson, G. R			2 00	"
	Mar, G. H			6 53	"
	Lichtenheim, B			1 37	"
	Anderson, J			10 65	"
	Lewis, E., treasurer			1 29	"
	Pluckey, B			0 17	"
	Maloney, D			9 22	"
	Kerr, E. F			0 26	"
	Strachan, J			1 31	"
	Macfarlane, P			2 46	"
	Auld, C. E			1 09	"
	Retherdon, H. E			0 73	"
	Clement, T			1 00	"
	McDonald, D			2 63	"
	Cass, G. J			8 17	"
	Scott, E. M			2 05	"
	Brown, C			1 11	"
	Coolican, A			19 63	"
	McRae, D			1 29	"
	McNeil, F			1 22	"
	Rohr, M			3 62	"
	Dobbin, T. F			0 50	"
	Fiddes, E			13 12	"
	Maloney, M			0 24	"
	Maloney, P			1 05	"
	Hales, G. P			8 22	"
	Reynolds, D			3 02	"
	Bishop, G			0 35	"
	Patton, T., in trust			1 14	"
	McCleary, J			9 20	"
	Oppenheimer, M			4 67	"
	Inglis, A			1 28	"
	Carried forward			470 15	

SESSIONAL PAPER No. 7

Banque des Marchands du Canada.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Montreal	Aug. 19, '88		
"	" 19, '88		
"	" 19, '88		
"	Mar. 14, '90		
"	April 30, '89		
"	" 30, '89		
"	Mar. 7, '88		
"	Dec. 11, '88		
"	May 10, '90		
"	April 1, '92		
"	" 1, '92		
"	" 1, '92		
"	" 1, '92		
"	July 4, '89		
"	" 4, '89		
"	" 4, '89		
"	" 4, '89		
"	Feb. 2, '91		
"	Dec. 3, '90		
"	Nov. 26, '91		
"	" 26, '91		
"	" 26, '91		
"	" 26, '91		
"	" 26, '91		
"	May 6, '90		
"	" 6, '90		
"	Nov. 14, '88		
"	Sept. 10, '90		
"	June 1, '93		
"	Feb. 27, '90		
"	April 25, '93		
"	Mar. 4, '90		
"	April 27, '91		
"	" 18, '89		
"	May 3, '90		
"	Jan. 11, '94		
"	Dec. 21, '92		
"	Aug. 19, '89		
"	Dec. 3, '89		
"	April 3, '89		
"	July 18, '91		
"	Nov. 28, '88		
"	April 25, '90		
"	March 3, '92		
"	July 10, '89		
"	Oct. 26, '92		
"	Sept. 27, '94		
"	May 9, '92		
"	Dec. 10, '89		
"	" 18, '90		
"	Oct. 8, '89		
"	May 14, '90		
"	Dec. 16, '91		
"	Sept. 6, '92		
"	April 11, '93		

Merchants Bank of Canada—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			470 15	
	Halsted, J. J			1 00	Montreal
	Wales, L			10 55	"
	Walison, T			0 95	"
	Mathieu, A., in trust			2 00	"
	Lazarus, A			5 00	"
	Burland, G. B			9 49	"
	Small, A			0 52	"
	Brown, R. G			1 45	"
	Kirk, T			0 66	"
	Parson, J. L			2 12	"
	Necina, G			0 98	"
	DeGruchy, P			0 50	"
	Dick, J. J			1 16	"
	Buchanan, W. P			1 65	"
	McEachern, W			0 39	"
	Watson, J			0 67	"
	Swallwell, H			3 38	"
	Gordon, C. B			5 37	"
	Molson, J. E			1 93	"
	Thomas, H			0 77	"
	McCann, D			0 50	"
	Crombie, J. M., in trust			0 01	"
	Allan, J. S., in trust			4 18	"
	Drayner, L. J			0 01	"
	Hayes, J			3 76	"
	Bell, W. & J			3 87	"
	Brydges, T. H			2 94	"
	Bigland, S. H			0 86	"
	Budd, C. H			2 27	"
	Carslake & Hutcheson, trustees			2 78	"
	Cagar, T			2 68	"
	Direct Supply Assn			0 34	"
	Geroux, Jules			2 22	"
	Hyde, J., curator est. P. A. Gouin			1 55	"
	Lachute Lumber Co			0 59	Lachute
	Lane, C			1 36	Montreal
	Mills & McMaster			1 00	"
	Minto, Levique, in liquidation			2 78	"
	Mountain St. Meth. Church			1 79	"
	Major, Jno. & Son			2 75	"
	Murphy, S. W			2 08	"
	McNaughton Bros			1 00	"
	Gravel, A			0 91	"
	Girard, A			1 26	"
	Haskorn, J. W			0 27	Richmond, Que
	Henderson Bros			3 92	Montreal
	Leavens, C. C			0 05	"
	Henry, P			0 10	"
	Leach, D. S			1 77	"
	Lane, P			3 15	Lachute
	Dewitt, Jno., jr			4 19	Montreal
	Newell, C. B. L			0 08	"
	Thompson, J			0 54	"
	Wales, C. T			0 04	"
	Thomson, D. G			6 17	"
	Carried forward			584 50	

Banque des Marchands du Canada.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Montreal	Aug. 5, '92		
"	Nov. 19, '90		
"	Jan. 16, '92		
"	Aug. 22, '90		
"	July 17, '90		
"	June 11, '90		
"	Aug. 30, '94		
"	April 11, '93		
"	June 9, '91		
"	May 18, ..		
"	Mar. 30, '92		
"	April 30, '94		
"	Aug. 31, '91		
"	July 18, '92		
"	Mar. 28, '92		
"	" 28, '92		
"	Feb. 28, '93		
"	May 6, '92		
"	" 6, '93		
"	Dec. 13, '88		
"	" 6, '88		
"	Jan. 4, '89		
"	Dec. 6, '89		
"	Oct. 6, '91		
"	June 6, '89		
"	May —, '90		
"	" —, '90		
"	" —, '90		
"	" —, '90		
"	" —, '90		
"	" —, '90		
"	" —, '90		
"	" —, '90		
"	" —, '90		
"	" —, '90		
"	" —, '90		
"	" —, '90		
"	" —, '90		
"	" —, '90		
"	" —, '90		
"	" —, '90		
"	" —, '90		
"	" —, '90		
"	" —, '90		
"	" —, '90		
"	" —, '90		
"	" —, '90		
"	Mar. 3, '88		
"	May —, '90		
"	" —, '90		
"	" —, '90		
"	" —, '90		
"	" —, '90		
"	Oct. 3, '92		
"			

Merchants Bank of Canada—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			584 50	
	Macfarlane, R. F			18 18	Montreal
	Mackay, Abram			3 65	"
	Asselin, L. T			8 11	"
	Cairns, W., in trust			10 00	"
	Campbell, B. F			0 91	St. Hilaire
	Fitzgerald, O. S			0 69	St. Catherines, Ont.
	Stewart, Mary			0 35	Montreal
	McEachern, Esther			0 87	"
	Nichols, Armine and G. F. Carter, in trust			0 75	"
	Smith, Carrie M			0 96	"
	Harrison, Adelaide			10 91	Moulinette
	Porteous, W. S.			0 53	Montreal
	Willison, Walter G			2 78	"
	Est. W. D. Duncan			10 49	"
	Davidson, L. A., in trust			4 82	"
	Seguin, O. and Villalette			2 82	"
	Horseman, Albert			5 43	"
	Est. Robt. Miller			0 57	"
	Drysdale, Wm			2 79	"
	Romeril, E. P			2 59	"
	McBride, P			4 92	"
	Allan, J. B., tutor			0 70	"
	Dawes, J. P., in trust			0 47	"
	Cassidy, Martin and James			5 26	"
	Finlay, H. M			1 51	"
	Montgomery, M. L			0 56	"
	Stratton, Jno. T			1 22	"
	Flynn, Mary T			0 47	"
	Beaufoy, Geo. Elleve			1 00	"
	Oppenheimer, Laura			1 51	"
	Guppry, Rich			0 08	"
	Oswald, Jas. K			0 13	"
	Mooney, Larriatt			4 75	"
	Irwin, Rich			1 51	"
	Montl. A. Rifle Assn			3 32	"
	Harvey, Eliz			0 24	"
	Owens, Mary C			5 30	"
	Haggart, Jane			0 88	"
	Crawford, A. E. H			2 25	"
	White, Wm			0 13	Sherbrooke
	Pettengell, Wm. G			0 35	Montreal
	Ware, Arthur B			1 15	"
	Tucker, Vernon H			0 09	"
	Reynolds, F. C			0 37	"
	Montreal Botanical Gardens Corporation Fund: R. W. Norman, chairman; Thos. W. Burdon, sec'y.			803 09	"
	Citizens Ins. Co. D. W. ac			140 68	"
	Allan, A. M			0 33	"
	Botanic Gardens			134 71	"
	Richardson, J			37 69	Rousseau, Que
	McGrail, W. T.			0 07	Montreal
	McFarlane, Arth			0 71	"
	Moore, Jas			2 06	"
	Carried forward			1,830 51	

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	Month Year		
Montreal	Nov. 7, '90		
"	Nov. 1, '92		
"	Sept. 28, '91		
"	June —, '83		
"	Mar. 11, '89		
"	Dec. 19, '92		
"	May 6, '92		
"	Sept. 15, '90		
"	Mar. 30, '89		
"	Nov. 28, '88		
"	Apr. 30, '88		
"	July 29, '95		
"	June 26, '93		
"	" 25, '95		
"	Oct. 23, '95		
"	July 26, '95		
"	Dec. 4, '94		
"	Feb. 28, '94		
"	May 18, '95		
"	Oct. 10, '95		
"	Aug. 21, '93		
"	Nov. 3, '90		
"	June 21, '89		
"	Sept. 23, '93		
"	July 26, '95		
"	Nov. 12, '94		
"	July 31, '93		
"	Apr. 4, '95		
"	Feb. 3, '94		
"	Dec. 31, '92		
"	Nov. 19, '94		
"	Dec. 29, '92		
"	" 31, '94		
"	" 31, '93		
"	Jan. 31, '95		
"	Nov. 4, '95		
"	Dec. 31, '95		
"	Sept. 19, '95		
"	Mar. 17, '94		
"	Apr. 24, '96		
"	May 11, '94		
"	Jan. 14, '94		
"	Dec. 21, '94		
"	" 31, '95		
"	Feb. 27, '88		
"	Aug. —, '92		
"	Nov. 2, '95		
"	" 2, '95		
"	" 3, '92		
"	Feb. 5, '97		
"	Apr. 23, '97		
"	" 1, '97		

Merchants Bank of Canada—

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		$ cts.	$ cts.	$ cts.	
	Brought forward			1,830 51	
	Church, E.			0 60	Montreal
	Bastien, C. J.			5 12	"
	Dougall, Ralph			0 37	"
	Est. Eliza McGillis			12 07	"
	McLeish, Grace			0 65	"
	McFee, Eliz			10 45	"
	Sharkey, Lizzie			0 68	"
	Farkinstall, W			1 57	"
	Vineberg & Co			3 65	"
	Vineberg & Co., I.			0 40	"
	Golden, C. W.			0 29	"
	McManey, Capt. E			0 85	"
	Birks, R			0 60	207 McGill, Mont.
	Canada Confectionery Co			2 79	14 Bonsecours "
	Smard, J. N.			0 94	Montreal
	English & Co., D.			0 15	686 Craig, Montreal.
	Normandin, J. & A.			0 33	1,531 Notre Dame "
	Ryan, Ann			8 28	Montreal
	Allan, Charlotte E.; Allan, Mrs. A.A			.8 39	"
	Cook, Wm. J., in trust			2 50	11 Concord, Mont.
	Boa, Wm. H			11 07	282 Drolet "
	Mackenzie, Sophia; Mackenzie, Jno.			250 45	7 Montcalm "
	Manson, Winifred			0 62	Cote St. Antoine, M.
	Davoust, Gustave, in trust			6 28	324 St. Andre, Mont.
	Montague, Angeline; Montague, Mrs. W. H			198 35	Danville
	Rooney, Thos			4 52	61 St. John, Quebec.
	Laurie, W. H.			17 64	348 St. Hubert, Mont.
	Henderson, Norman B. T.			0 11	104 Mackay "
	Farrell, Thomas			0 36	Royal St. L. Club, M.
	Cook, Clara M			3 97	4,087 Tupper, Mont.
	Ferguson, Philip S			0 30	798 Palace "
	Murphy, Ann; Callaghan, Jas.			5 42	Hotel Dieu "
	Bathurst, Marie M.			4 77	Dalhousie Mines, Ont
	Johnson, Mary, widow Jno. Johnson			0 75	Blue Bonnets, Que.
	Fitzsimmons, Thos			176 37	51 Beaver Hall, Mont.
	Dehot, Eugene			1 00	357 Dorchester "
	Stavert, Tom			0 50	75 Alexander "
	Dougall, Jno.			0 48	294 Drummond "
	Marler, W. H			0 61	157 St. John "
	Smith, A. W			0 54	367 Berri "
	Doucet, C.; Mrs. E. Doucet			7 46	Wood Ave. "
	All Saints Church, Evans, H. P., Rector			2 65	Montreal
	French, A. C.			20 46	"
	Howard, E. H., in trust			23 20	21 Melb. Av., Wtm't.
	Welch, Percy M			5 28	248 Richmond St., M.
	Foley, Jno.			0 50	77 Coursol "
	Day, T. Normie, Mrs.			0 25	31 Lusignan "
	Loggie, Mrs. Craig			1 00	17 Cathcart "
	Smith, M. Bell			0 55	27 Richmond Sq., M.
	Hicks, Miss Lea			59 19	St. Pie, Que.
	Hutchison, David			331 56	Belleville
	Jamieson, A. J.			60 00	Fort Salisbury, S. A.
	Carried forward			3,087 20	

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	Month Year		
Montreal	July 19, '97		
"	June 30, '97		
"	Dec. 31, '97		
"	" 31, '96		
"	Aug. 6, '97		
"	Dec. 31, '97		
"	" 31, '96		
"	" 31, '96		
"	" 31, '96		
"	" 31, '96		
"			
"			
"	Oct. 26, '99		
"	Apr. 20, 99		
"	Dec. 29, '99		
"	" 18, '99		
"	Aug. 16, '99		
"	Apr. 12, '99		
"	" 1, '99		
"	Dec. 19, '99		
"	July 5, '99		
"	" 5, '99		
"	June 26, '99		
"	Sept. 29, '99		
"	Apr. 11, '99		
"	July 3, '99		
"	" 27, '98		
"	Aug. 24, '99		
"	Mar. 16, '99		
"	" 1, '99		
"	May 1, '99		
"	Oct. 10, '98		
"	Apr. 4, '99		
"	May 23, '99		
"	" 15, '99		
"	June 20, '99		
"	Sept. 9, '99		
"	Jan. 31, '99		
"	Aug. 15, '98		
"	Feb. 23, '98		
"	Jan. 15, '99		
"	Dec. 19, '98		
St. Catherine St.	Oct. 10, '99		
"	Apr. 6, '99		
"	Aug. 23, '98		
"	" 5, '98		
"	June 30, '98		
"	Jan. 9, '99		
"	Dec. 15, '98		
"	Feb. 6, '99		
Belleville	Dec. 22, '94		
Brandon	" 5, '95		Deceased, Coldwell & Coleman, Brandon.

Merchants Bank of Canada—

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		$ cts.	$ cts.	$ cts.	
	Brought forward			3,087 20	
	White, G. P.			1 09	Brandon
	Jones, A. G.			1 05	"
	Ferguson, Jas.			1 00	"
	Mackenzie, Ethel Miss			2 00	"
	Matheson, Mrs. A.			7 10	"
	McMillan, Jack.			4 00	Grand Forks, N. Dak.
	Marley, Jno.			0 60	Rounthwaite
	MacMullan, C.			1 00	Grand Forks, N. Dak.
	MacMullan, Maud, Miss.			2 00	" "
	Wales, S. C.			5 84	Brandon.
	Carie, Tieds Miss.			266 90	"
	Rowland, Elsy Ellen Mrs.			1 00	"
	McKenzie, Miss Eliz.			559 00	"
	Muir, Agnes Miss.			300 00	Treesbank, Man.
	Henderson, Mary C. and R. G.			42 00	Wawanesa, "
	Pickard, M			100 00	Roseland, "
	Campbell, J.			250 00	Carroll, "
	McKenzie, Eliz.			300 00	Brandon, "
	Buck, Jno.			22 68	Buxton, Ont.
	Dawson, Jno.			257 15	Wheatley, Ont
	French, Geo.			484 55	Darrell, Ont
	Armstrong, Jno			1,082 88	"
	Young, J. A., trust.			60 65	"
	Fleming, W. & Elva.			1 70	Chatham, Ont.
	Copp, Jas			162 79	Dresden, Ont.
	Barons, M. L.			359 00	Doyle, Ont.
	Disney, S. E.			5 36	Chatham, Ont.
	Steen, W. H.			71 60	Mitchell's Bay, Ont.
	Anderson, Wm			41 30	Chesley, Ont.
	Smith, Geo.			10 07	Desboro
	Campbell, Andrew H.			15 55	Wellyn, Assa.
	Jones, Miss Emma.			0 25	Elora
	Muir, Henry			1,361 01	Gananoque.
	Davy, Ranva Mrs.			44 75	"
	McDonald, F. G., Miss.			641 58	"
	Bradley, D. G.			2 33	Lansdowne
	Mallary, H. M., in trust			3 76	Gananoque.
	St. John's Church Special acct.			1 97	"
	Muir, A. W. H.			584 35	"
	Rodgers Bros.			1 07	Buffalo
	Paddock, J. & J.			13 90	Hespeler
	Breckenridge, McV., Miss.			2 81	Hamiota, Man.
	Prong, Martin			3 72	Hespeler
	Speckeen, Jno.			1 50	"
	Bennett, G. C.			6 62	Ingersoll
	Black, Mary E			6 85	"
	Mercer, W			19 79	"
	Harris, A			4 34	"
	Jacob, M. E			32 45	"
	Munro, M. J.			18 67	Box 474 Ingersoll.
	Harris, F. C.			20 10	Ingersoll.
	Langstaff, Sara.			0 30	Kincardine
	McFadyen, Neil, trust			9 77	Tiverton
	Donald, D			0 30	Kincardine.
	Bell, Cassie.			11 91	Pine River.
	Carried forward.			10,301 16	

Banque des Marchands du Canada.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Brandon	Dec. 5, '95		
"	Jan. 27, '96		
"	Feb. 28, '95		
"	" 28, '95		
"	July 22, '98		
"	Nov. 10, '98		
"	Dec. 4, '98		
"	" 22, '97		
"	Nov. 10, '98		
"	Aug. 15, '98		
"	Dec. 5, '99		
"	July 3, '99		
"	" 18, '95		
"	Dec. 20, '95		
"	Nov. 14, '96		
"	Jan. 16, '97		
"	Feb. 11, '99		
"	Nov. 14, '99		
Chatham	Sept. 23, '98		
"	" 30, '96		
"	April 14, '93		
"	Dec. 10, '98		
"	Mar. 15, '98		
"	Feb. 8, '97		
"	Dec. 13, '95		
"	Sept. 21, '98		
"	Aug. 5, '93		
"	Jan. 10, '99		
Chesley	April 21, '99		
"	Mar. 4, '99		
"	May 4, '99		
Elora	Dec. 5, '99		
Gananoque	Aug. 2, '99		
"	Nov. 30, '98		
"	Oct. 18, '99		Judge H. S. McDonald, Brockville, executor.
"	Sept. 2, '99		
"	April 23, '98		
"	" 27, '99		
"	Aug. 29, '99		
Hamilton	" 25, '93		
Hespeler	July 18, '99		
"	Jan. 22, '98		
"	Dec. 14, '99		
"	Nov. 25, '99		
Ingersoll	April 30, '94		
"	" 30, '94		
"	June 30, '96		
"	April 16, '91		
"	Dec. 30, '98		
"	July 21, '98		
"	Jan. 30, '99		
Kincardine	Nov. 3, '97		
"	May 19, '97		
"	July 21, '99		
"	Jan. 23, '99		

Merchants Bank of Canada—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			10,301 16	
	Damer, Julia			62 96	Ripley
	McDonald, Alex., trust			59 31	Amberley
	Sexsmith, Esther			35 38	Kincardine
	McLeod, Maggie			19 95	Ymir, B.C.
	McDonald, Adam			46 78	Pine River
	Portice, R			9 38	Kincardine
	Portice, T			9 38	"
	McKinnon, Mary			512 84	Long Tree
	Thompson, Jessie M			209 53	314 4th Ave., West, Duluth, Minn.
	Smith, R. Zillah, in trust			3 50	211 Queen St., Kingston
	Rickey, Alex			60 06	Barriefield, Ont.
	Dawson, Jno. C			1,188 64	Bay City, Mich.
	Shaver, Rachel, Mrs			741 30	Wilton Grove, Ont.
	MacLachlan, A. T., Mrs			226 32	Glencoe
	Gower, Geo			445 01	River St., London
	Park, Donald			128 03	Cromarty, Ont.
	Birrell, Wm			2 00	Napanee
	Perry, Lillie, Mrs			2 03	Camden East
	Slyck, A. Van			1 00	Bath
	Ryan, Annie, Miss			824 64	Read
	Boyle, Mary, Mrs			133 64	Strathcona
	Carson, Miriam B			11 48	Oakville
	Clements, E. F			0 79	Ottawa
	Dunn, Jas. H			1 00	"
	Edwards, W. C			242 42	Rockland, Ont.
	Hanrahan, E. D			0 50	Ottawa
	Latchford & Murphy			10 00	"
	Wyatt, C, C			1 97	"
	Moore, W. H. C. Mrs			0 30	"
	Sinclair, R. V. C			76 60	Care R. V. Sinclair, Ottawa
	Soper, W. G., Mrs			3,447 25	Ottawa
	Stewart, Neil			3 08	"
	Rowley, W. H., treas. Seneschal Christ Church Cathedral			49 03	"
	McArthur, Wm			234 81	Owen Sound
	Harshaw, W. B and Bell, F. W., i. trust			17 74	Little Current
	O'Connor, K			5 00	Perth
	Cameron, A			5 00	"
	Nagle, R			12 50	"
	Cameron, J			8 85	"
	Moore, W. E			2 25	Maberly
	Wilson, Mrs. S			63 59	Scotch Line
	McCallum, A. C., Mrs			29 91	Lanark
	Grier, T., Mrs			234 32	Maberly
	Roberts, T			1 90	Balderson
	McDonald, A			50 00	Drummond
	McConnell, W			160 00	Maberly
	Buchanan, J. & M			250 00	"
	Warrior Mower Co			93 10	Prescott
	Kelly, M., Mrs			200 00	"
	Baker, Robt			350 00	"
	Carried forwaid			20,586 23	

SESSIONAL PAPER No. 7

Banque des Marchands du Canada.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Kincardine	Oct. 30, '99		
"	Jan. 3, '99		
"	Feb. 20, '99		
"	Aug. 2, '99		
"	June 16, '99		
"	Mar. 26, '91		
"	" 26, '91		
"	Jan. 30, '96		
"	Aug. 22, '93		
Kingston	July 15, '97		
"	" 5, '98		
Leamington	Feb. 6, '99		
London	Oct. 20, '97		
"	Nov. 1, '98		
"	June 7, '98		
Mitchell	Jan. 24, '99		
Napanee	April 28, '97		
"	Dec. 26, '99		
"	Mar. 30, '99		
"	July 18, '99		
"	Jan. 19, '95		
Oakville	Dec. 27, '99		
Ottawa	Sept. 16, '95		
"	Oct. 2, '99		
"	April 30, '98		
"	May 5, '94		
"	" 27, '95		
"	June 24, '93		
"	Oct. 4, '99		
"	Dec. 29, '99		
"	Mar. 22, '99		
"	Jan. 22, '98		
"	May 26, '99		
Owen Sound	June 14, '99		
"	Oct. 17, '99		
Perth	May 21, '87		
"	" 21, '87		
"	Oct. 30, '90		
"	June —, '92		
"	Oct. 12, '92		
"	May 6, '98		
"	April 12, '99		
"	Nov. 8, '99		
"	Oct. 16, '97		
"	Feb. 6, '97		
"	Mar. 2, '99		
"	Dec. 22, '99		
Prescott	Aug. 7, '93		
"	June 30, '96		
"	April 30, '97		

Merchants Bank of Canada—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			20,586 23	
	Kelly, Mrs. M.			475 00	Prescott
	Baker, Robt.			475 00	"
	Pumple, Edwd.			50 00	"
	Burke, Rebecca, Mrs.			200 00	"
	Mahoney, Henrietta, in trust			15 00	"
	Owens, Jas.			400 00	Ogdensburg, N.Y.
	Stitt, Jane			100 00	Ventnor, Ont.
	Baker, Robt.			300 00	Prescott
	Hussey, H. J.			15 00	Quebec
	Bowen, E. F			360 45	"
	Garant, J			1,335 60	Etchemin, Que.
	Burstal, J. F.			5 98	Quebec
	Mill, F. X.			14 59	Glenburnie, Que.
	Enwright, Thos.			1 75	Renfrew
	Conroy, Ellen, Mrs.			70 00	"
	McDonald Bros.			6 05	Sherbrooke
	Coombs, Thos			2,721 09	Stafford Springs, Conn
	McGibbon, Jno			29 94	Lake Megantic
	Mack, E. M., Mrs			36 06	Brompton
	Murray, Jno			434 08	Brookbury
	McDonald, M., Mrs.			13 53	Sherbrooke
	Coughlin, M.			743 30	Compton
	McKenzie, M., Miss.			117 66	Marsboro
	Giroux, S. A., in trust.			6 00	Capelton
	Giroux, S. A., in trust.			6 00	"
	Dresser, H. E., Mrs.			2 90	Sherbrooke
	Aldrich, M. P			1,575 37	Whitefield, N.H.
	Parks, E. J.			289 30	Sherbrooke
	Henderson, W.			1,155 47	
	Laurie, F. C.			80 38	St. Thomas
	Weiner, Louisa			90 81	"
	Fisher, Augustus			0 75	"
	Graham, Nancy J.			232 00	Dutton
	Hilborn, H. H.			12 00	Preston
	Ashton, Robt. A.			0 25	159 Sherbourne St., Toronto
	Church, Miss S. E.			0 25	68 Alexander St., Toronto
	Grand, James.			1 65	Care Grand & Toy, Toronto
	Hewgill, Mary L. C.			0 30	Niagara, Ont.
	Iredale, Martha			12 81	256 Clinton St., Toronto
	Oates, H. W.			152 26	Sheffield, Eng
	Pickard, F. N.			0 87	12 Melinda St., Toronto
	Robarts, Mrs. J. G.			1 19	Care T. W. Robarts, 24 King St. W., Toronto
	Schirmmer, Nathan			14 10	262 Wellington St. W., Toronto
	Walker, C.			7 54	Crown Hotel, Bay St., Toronto
	Carried forward			32,148 51	

SESSIONAL PAPER No. 7

Banque des Marchands du Canada.

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	Month Year		
Prescott	Aug. 6, '97		
"	July 25, '98		
"	Aug. 29, '98		
"	Nov. 29, '98		
"	Dec. 21, '98		
"	Jan. 6, '99		
"	July 11, '99		
"	Dec. 28, 99		
Quebec	April 30, '95		
"	Dec. 30, '96		
"	July 29, '95		
"	Jan. 22, '96		
"	June 30, '99		
Renfrew	Dec. 22, '99		
"	Sept. 21, '98		
Sherbrooke	June 6, '98		
"	April 5, '99		
"	Nov. 21, 83		
"	" 12, '84		
"	Dec. 7, '99		
"	Oct. 31, '98		
"	Sept. 25, '99		
"	Aug. 22, '99		
"	Nov. 5, '97		
"	" 5, '97		
"	Sept. 16, '98		
"	Oct. 7, '98		
"	Dec. 9, '99		
"	Jan. 18, '97		
St. Thomas	Dec. 29, '96		
"	Mar. 30, '94		
"	June 26, '96		
"	May 23, '99		
Toronto	Mar. 28, '98		
"	Oct. 22, '98		
"	Aug. 25, '98		
"	Oct. 2, '97		
"	April 30, '96		
"	Aug. 23, '98		
"	Nov. 8, '99		
"	Sept. 24, '98		
"	Mar. 21, '98		
"	Jan. 4, '97		
	" 15, '97		

Merchants Bank of Canada—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			32,148 51	
	Wilson, J. J. B			30 39	Care Walker House, Toronto
	Cunningham, Jno., executor			430 44	Greenock
	Napper, Jas., executor			631 46	Eden Grove
	Schilling, August			18 65	Kinghurst
	Thomson, Lucinda G			178 37	Walkerton
	Smith, Alice J			1,439 53	Blue Island, Ill., U.S.A.
	Cavanagh, Mary, Miss			122 25	300 Bay St., Detroit.
	Struel, Eliz., Mrs			166 36	Windsor
	Bedford, J. J			12 16	Winnipeg
	Kerr, Chas			14 40	Farwell, B.C
	Moravian Settlers' Fund			16 65	Winnipeg
	Ross, Israel M			251 85	"
	St. John's Cathedral			85 35	"
	Mulvihlll, Rev. J. M. J			725 45	St. Laurent
	Graburn, Ethel			8 85	Winnipeg
	McTavish, Rev. A			313 87	Carnduff
	Duford, Mary L			73 25	St. Norbert
	Campbell, J. A			5 00	Winnipeg
	Foster, F			117 05	Saltcoats
	Todd, Jno			168 70	Winnipeg
	McKenzie, J. K			36 40	Selkirk
	Fullerton, Wm., in trust			100 00	Montreal
	Fullerton, Wm., in trust			100 00	"
	Fullerton, Wm., in trust			100 00	"
	Morgan, Margaret			300 00	Winnipeg
	Woodman, Wm			600 00	"
	Foster, F. E			30 00	Edmonton
	Pigott & Bryan Purchasers Riverside Glass Works Wellsburg, W. Va., Payees	28 46			London, Ont
	M.O., Tibbetts Mission Purchaser " Washington Payee	9 50			"
	" Mission Purchaser " Washington Payee	22 25			"
	Settlement cheque favour Golden Slipper Mining Co., H. C. Davis, treasurer	14 83			Spokane
	Short & Cross, Purchasers Jas. Martin, Payee	14 00			Edmonton
	Haworth, Richard		538 00		Manchester, Eng.
	Blair, David		40 00		Chicoutimi
	Total	89 04	578 00	38,224 94	

I declare that the above statement has been prepared under my direction and is

We declare that the above return is made up from the Books of the Bank and that

MONTREAL, January 16, 1905.

SESSIONAL PAPER No. 7

Banque des Marchands du Canada.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Toronto	Dec. 4, '96		
Walkerton	May 18, '99		
"	Jan. 16, '97		
"	" 18, '97		
"	Sept. 7, '99		
Windsor	Aug. 9, '92		
"	July 8, '99		
"	April 9, '99		
Winnipeg	Oct. 16, '94		
"	Aug. 25, '87		
"	Oct. 4, '95		
"	Sept. 1, '95		
"	" 1, '95		
"	Jan. 1, '98		
"	May 16, '98		
"	Aug. 17, '97		
"	" 10, '98		
"	Dec. 19, '98		
"	July 18, '99		
"	Sept. 1, '95		
"	June 9, '99		
"	May 9, '90		
"	" 9, '90		
"	" 9, '90		
"	Oct. 3, '92		
"	" 22, '92		
Edmonton	May 2, '98		
London, Ont	" 26, '96		On American Exchange, National Bank, New York.
"	Sept. 13, '98		" " "
"	" 14, '98		" " "
St. Thomas	April 4, '99		" " "
Edmonton	Dec. 4, '99		
Montreal			Deceased.
"			

correct according to the Books of the Bank.

J. GILLESPIE MUIR, *Chief Accountant.*

to the best of our knowledge and belief it is correct.

H. MONTAGU ALLAN, *President.*

THOS. FYSCHE, *General Manager.*

PROVINCIAL BANK

STATEMENT of Dividends and Drafts or Bills of Exchange remaining unpaid and which no interest has been paid

NOTE.—In case of Moneys deposited for a fixed period, the five

LA BANQUE PROVINCIALE

ETAT des dividendes et traites ou lettres de changes restant impayés et montants ou n'a été payé pendant

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Chs. Black			15 75	Edmonton
	Phillip Ottewell			11 75	Clover Bar
	Emma Lesage			34 06	Montreal
	Marie Lapointe, in trust			42 03	"
	Joseph Maillet			12 63	Coteau St. Louis
	Joseph Primeau			13 29	2 Josephat Ruelle
	Depositaire Hôpital Général			70 26	Quebec
	Joseph Plouffe			131 96	Montreal
	Alf. Montpetit			10 84	St. Louis de Gonzague
	Etienne Lefebvre			19 70	St. Etienne
	Geo. Plourde			70 00	Bic
	J. E. Sirois			18 60	St. Anne de la Pocat.
	M. L. Derome			10 00	Fraserville
	Auguste Hébert			22 38	St. Paschal
	J. G. Burns			119 92	Cacouna
	Delle Zoé Leclerc			52 19	Fraserville
	M. L. Derome, special			22 32	"
	H. O. Sullivan			17 72	Lorette
	Arthur du Tremblay & Frères			15 83	Roberval
	J. O. Binet			13 02	Fraserville
	Mrs. J. H. Richardson			15 15	8 Rue Plessis, Quebec
	J. A. Dezouche			62 06	Bryson, P.Q
	T. Z. Lefebvre			12 50	Quebec
	Vve Hy. Menard			305 78	Hull
	Dme. Vve Tellier			128 85	"
	Desire Charest			11 03	St-Sauveur de Quebec
	Joseph Savard			20 55	Rue St. Valier
	Cercle agricole paroisse St. Casimir			83 04	St. Casimir
	W. T. Blais			25 83	522 Rue St. Valier
	Alvine Lamontagne			46 55	St-Sauveur de Quebec
	Olivier Plamondon, in trust			13 97	121 Rue Bayard
	E. T. Nesbitt			16 31	St-Sauveur de Quebec
	Arthemise Defoy			10 78	28 Rue St. Luc
	Carried forward			1,476 65	

OF CANADA.

Amounts of Balances in respect to which no transactions have taken place, or upon for five years and upwards.

years are reckoned from the termination of said fixed period.

DU CANADA.

balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun intérêt cinq ans ou plus.

ans seront calculés depuis l'expiration de la dite période fixe.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Edmondton	June 2, '99		
"	Nov. 28, '95		
Montreal	Sept. 21, '95		
"	May 29, '92		
"	April 26, '95		
"	Nov. 2, '95		
Quebec	Oct. 4, '94		
Montreal	Jan. 22, '96		
Beauharnois	Mar. 13, '99		
"	Feb. 16, '93		
Fraserville	Dec. 16, '96		
"	Nov. 6, '97		
"	Mar. 15, '99		
"	Oct. 15, '97		
"	July 21, '98		
"	Nov. 23, '97		
"	April 11, '99		
"	Jan. 14, '99		
Montreal	" 18, '96		
Fraserville	Mar. 20, '99		
Quebec	" 12, '93		
Hull	Oct. 27, '97		
Quebec	Jan. 15, '95		
Hull	Mar. 24, '97		
"	April 1, '97		
Quebec	Mar. 24, '96		
"	July 31, '99		
"	April 18, '93		
"	Feb. 8, '96		
"	May 18, '96		
"	Sept. 30, '98		
"	April 15, '97		
"	May 23, '98		

Provincial Bank of Canada—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			1,476 65	
	Jos. Blouin			14 17	31 Rue Sinaï
	Alice Lepage			60 43	St. Roch de Quebec
	Pierre Vézina			54 67	57 St. Francois
	Sarah Faucher			13 34	17 Montmagny
	F. Cadotte			19 87	2 Harmonie
	Prospère Monette			11 10	Rue Vinet
	Francis Edouard Henry			14 34	3171 Rue Notre Dame
	Fabrique St. Henri			35 59	Montreal
	Magloire Ouimet			11 87	72 St. Philippe
	F. H. Latreille			38 60	St. Polycarpe
	Mrs. Patrick McGreevy			17 46	2099 St. Jacques
	Gilbert Dumont			125 73	259 St. Antoine
	J. L. Telfer			123 63	26 St. Augustin
	Mary Guindon			18 20	62 St. Ferdinand
	J. A. Peterson			18 18	943 Cadieux
	Louis Couillard de Beaumont			358 59	St-Thos. de Mon'gny
	St. Charles de la Providence			13 65	Montreal
	Montreal Pacific Junction			93 59	"
	Dme Malvina Langevin Derome			60 55	17 St. Mathieu
	Dme Aurelie Lanthier			27 01	1576 Notre Dame
	Benjamin Pressault			19 70	Ste. Scholastique
	Omer Vigneault			14 41	Drummondville
	Joseph St. Jacques			465 17	1003 Cadieux
	Joseph Malette			12 52	Chateauguay
	Adele Bilodeau			177 44	122 Delisle
	F. D. Monk			51 49	118 St. Frs. Xavier
	J. Bourassa			24 94	Laprairie
	Calixte Lebœuf			10 29	107 St. Jacques
	North American Life Ins. Co			327 86	Rue St. Jacques
	Josephte Marcoux		4 37		Les Cèdres, Que.
	"		4 38		"
	"		4 37		"
	"		4 37		"
	"		4 37		"
	"		4 38		"
	"		4 37		"
	"		4 38		"
	"		4 38		"
	"		4 38		"
	"		4 38		"
	"		4 38		"
	"		4 37		"
	"		4 38		"
	"		4 37		"
	"		4 38		"
	"		3 75		"
	"		3 75		"
	"		3 75		"
	"		3 12		"
	"		3 12		"
	"		3 75		"
	"		3 75		"
	Nichols, J. H		1 75		Montreal
	"		1 75		"
	"		1 75		"
	"		1 75		"
	Carried forward		97 62	3,711 04	

La Banque Provinciale du Canada

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Quebec	Aug. 9, '95		
"	May 12, '97		
"	Jan. 21, '97		
"	Dec. 27, '97		
Montreal			
"	Mar. 6, '99		
"	Aug. 12, '95		
"	July 31, '99		
"	" 31, '99		
"	Nov. 16, '98		
"	June 10, '97		
"	Oct. 6, '90		
"	May 10, '92		
"	April 11, '95		
"	June 27, '98		
"	Oct. 18, '98		
"	July 26, '99		
"	Feb. 2, '97		
"	Mar. 14, '98		
"	April 19, '98		
"	July 28, '98		
Drummondville	June 1, '97		
Montreal	Jan. 12, '99		
Ste. Cunegonde	Feb. 3, '99		
"	Sept. 21, '96		
Montreal	Nov. 4, '99		
"	" 20, '99		
"	" 21, '99		
"	Dec. 21, '99		
"	" 1, '88		
"	June 1, '89		
"	Dec. 1, '89		
"	June 1, '90		
"	Dec. 1, '90		
"	June 1, '91		
"	Dec. 1, '91		
"	June 1, '92		
"	Dec. 1, '92		
"	June 1, '93		
"	Dec. 1, '93		
"	June 1, '94		
"	Dec. 1, '94		
"	June 1, '95		
"	Dec. 1, '95		
"	June 1, '96		
"	Dec. 1, '96		
"	June 1, '97		
"	Dec. 1, '97		
"	June 1, '98		
"	Dec. 1, '98		
"	June 1, '99		
"	" 1, '93		
"	Dec. 1, '93		
"	June 1, '94		
"	Dec. 1, '94		

Provincial Bank of Canada—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward		97 62	3,711 04	
	Nichols, J. H		1 75		Montreal
	"		1 75		"
	"		1 50		"
	"		1 50		"
	"		1 50		"
	"		1 25		"
	"		1 25		"
	"		1 50		"
	"		1 50		"
	Total		111 12	3,711 04	

I declare that the above statement has been prepared under my direction and is

We declare that the above return is made up from the books of the bank, and

MONTREAL, Dec. 31, 1904.

SESSIONAL PAPER No. 7

La Banque Provinciale du Canada.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Montreal	June 1, '95		
"	Dec. 1, '95		
"	June 1, '96		
"	Dec. 1, '96		
"	June 1, '97		
"	Dec. 1, '97		
"	June 1, '98		
"	Dec. 1, '98		
"	June 1, '99		

correct according to the books of the bank.

H. BOURBEAU, *Chief Accountant.*

that to the best of our knowledge and belief it is correct.

G. N. DUCHARME, *President.*
TANCREDE BIENVENU, *General Manager.*

PEOPLE'S BANK

STATEMENT of Dividends and Drafts or Bills of Exchange remaining unpaid and which no interest has been paid

NOTE.—In case of Moneys deposited for a fixed period, the five

BANQUE DU

ÉTAT des dividendes et traites ou lettres de changes restant impayés et montants ou n'a été payé pendant

NOTE.—Dans le cas de derniers déposés pour une période fixe, les cinq

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Anderson, R. M., trustee			1 00	Halifax
	Barrett, F. W			0 06	"
	Broussard, D			1 30	"
	Colquhoun, David			1 92	"
	Curtis, Wm			2 32	"
	Curtis, Ralph B			1 00	"
	David, Jno			2 49	"
	Davidson, Jno. M			0 20	"
	Delaney, J. F			1 00	"
	Dunlop, Linda F			1 14	"
	Elkman, Fanny			1 14	"
	Fader, Geo. A			2 78	"
	Fader, Henry A			1 12	"
	Fitzgerald, Mary			2 06	"
	Flint, J. H			0 13	"
	Fultz, Frank S			1 00	"
	Gibbons, Thomas			0 13	"
	Glenester, Bridget J			1 04	"
	Hayward, J. F			1 39	"
	Hall, F. Marion			0 38	"
	Jones, J. B			1 77	"
	James, Clara A			1 11	"
	Kane, Annie			0 61	"
	Lowe, Ida M			1 11	"
	Mathews, C. H			1 08	"
	Mathews, T. E			1 12	"
	Mulcahy, Catherine			0 07	"
	Moir, W. C., jr			1 00	"
	McFarlane, Jno Ross			3 00	"
	McLarrane, A. H			0 17	"
	McPherson, Earle			1 00	"
	Carried forward			35 64	

OF HALIFAX.

Amounts or Balances in respect to which no transactions have taken place, or upon for five years and upwards.

years are reckoned from the termination of said fixed period.

PEUPLE D'HALIFAX.

balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun intérêt cinq ans ou plus.

ans seront calculés depuis l'expiration de la dite période fixe.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
North End	Sept. 24, '98		
"	Aug. 29, '96		
"	Dec. 31, '94		
"	" 31, '95		
"	" 31, '91		
"	May 3, '98		
"	Dec. 31, '93		
"	" 31, '97		
"	July 31, '99		
"	Dec. 31, '96		
"	" 31, '96		
"	" 31, '97		
"	Feb. 11, '99		
"	Dec. 31, '95		
"	" 31, '97		
"	June 20, '97		
"	Mar. 13, '97		
"	Dec. 31, '96		
"	" 31, '93		
"	" 31, '95		
"	Jan. 29, '95		
"	Dec. 31, '99		
"	May 25, '99		
"	Dec. 31, '95		
"	" 31, '96		
"	Jan. 27, '93		
"	Feb. 7, '99		
"	July 12, '95		
"	Oct. 26, '99		
"	Dec. 31, '95		
"	July 14, '94		

Peoples Bank of Halifax—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			35 64	
	Nolan, Patrick			3 62	Halifax
	Nickerson, C. W			1 51	"
	O'Neill, Rose			0 40	"
	Tracey, Ernest B			0 37	"
	Whitney, H. F			0 13	"
	West, Celvister			1 00	"
	Hfx. Corrette Co., Jno. Davison, rec			41 65	"
	Boas, L			4 77	St. Hyacinthe
	Boas, F			8 16	"
	Michaud, Stanislas			3 30	Fraserville
	Bourgoin, Xavier			2 80	St. Antonin
	Soucy, Damase			1 00	St. Alexandre
	Levesque, Louis			2 45	Fraserville
	Theriault, Ant			3 80	St. Modeste
	Dumont, Napoleon			1 40	Fraserville
	Gauvin, Marie L			2 75	Notre Dame du Port'e
	Marier, Damase			0 45	Fraserville
	LeBrun, A			0 08	"
	Frenette, J. B			0 21	"
	Michaud, J. P			3 78	St. Alexandre
	Mathews, Mrs. L			14 00	Notre Dame du Port'e
	Pelchor, F			2 00	St. Alexandre
	McPhee, E			0 47	Rimouski
	Leprohon, E. T			1 22	Montreal
	Lavoie, Jos			0 17	Bic
	Desjardins, C. A. R			2 85	St. Andre
	Michaud, Pierre			0 27	St. Epiphane
	Arcond, D			0 22	Quebec
	Cook, David			1 69	Vancouver
	Gagnon, Geo., & Co			0 65	Fraserville
	Roy & McClure			0 49	Isle Verte
	Dionne, C. R			49 75	Fraserville
	Guerrette, O			7 00	Notre Dame du Lac
	Dionne, Pierre			2 46	St. Alexandre
	MacDonald, Donald			60 00	Mabou Coal Mines
	Campbell, Hugh			383 00	Judique
	Taylor, Catherine			533 00	Margaree
	MacDonald, John M			11 90	Whycocomagh
	Coady, James			200 00	Margaree Forks
	MacKinnon, John			0 18	Whycocomagh
	MacDonald & Co			0 02	Unknown
	McLellan, J. A			0 82	Broad Cove
	Tobin, John, sr			150 00	Canso
	Myers, Annie			100 00	"
	McNeary, Maggie			34 00	"
	Horton, Hurd, in trust			10 00	"
	Archer & Co			0 05	Quebec
	Begin, Jos			0 05	Bienville
	Belleau, E., in trust			0 27	Lévis
	Bilodeau, X			1 17	Quebec
	Beaudoin, L			1 62	East Brompton
	Boutin, J. B., estate of			7 95	St. Joseph
	Beaulieu, J. B., estate of			1 00	Lévis
	Carrier, L. A			0 40	"
	Guay, Geo			0 47	"
	Carried forward			1,698 41	

Banque du Peuple d'Halifax.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
North End	Aug. 24, '98		
"	Dec. 31, '99		
"	Dec. 31, '99		
"	Feb. 25, '97		
"	Sept. 22, '97		
"	Mar. 1, '98		
"	Oct. 3, '95		
Danville	Nov. 27, '99		
"	Jan. 31, '99		
Fraserville	Dec. 31, '94		
"	" 31, '96		
"	Oct. 22, '96		
"	Dec. 31, '95		
"	" 31, '97		
"	" 31, '97		
"	" 31, '99		
"	" 31, '99		
"	Jan. 9, '92		
"	Feb. 20, '93		
"	Nov. 25, '93		Insolvent.
"	Aug. 25, '93		
"	July 16, '95		Deceased.
"	Feb. 25, '96		Insolvent.
"	Oct. 12, '95		"
"	June 23, '96		
"	Dec. 26, '96		
"	" 27, '98		
"	April 5, '99		"
"	Feb. 28, '99		
"	Dec. 27, '99		"
"	" 30, '99		
"	Oct. 31, '98		"
"	Nov. 21, '99		
"	Dec. 21, '99		
Port Hood	Mar. 19, '97		
"	May 17, '97		
"	Nov. 19, '97		
"	July 25, '98		
"	Oct. 3, '99		
"	Feb. 23, '98		
"	Jan. 31, '97		
"	Oct. 9, '99		
Canso, N.S.	Mar. 23, '96		
"	Dec. 14, '98		
"	June 1, '99		
"	Dec. 11, '99		
Lévis, P.Q.	Mar. 5, '95		
"	" 21, '96		
"	Nov. 20, '95		
"	Dec. 3, '94		
"	Nov. 15, '95		
"	July 3, '95		Insolvent.
"	Aug. 18, '94		"
"	Mar. 6, '95		
"	June 12, '95		

People's Bank of Halifax—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			1,698 41	
	Larochelle, L., estate of			2 17	Lévis
	Leclerc & Roy			0 07	"
	McNab, I			0 10	"
	Lemieux, Alf., in trust			1 85	"
	Piton, E. H. N			0 10	"
	Tremblay & Cie			1 00	St. Agapit
	Farnsworth, H. S., treasurer			1 94	Cookshire
	Lessard, P. A			1 00	Lime Ridge
	Begley, Wm. E			1 46	Crossbury
	Rogers, H. H			1 09	Eaton
	Harman, Maurice			1 71	Danville
	Farnsworth, J. A			1 64	Cookshire
	Moser, Peter			193 00	Kingsburg
	Culp, Albertine			20 00	South
	Rogers, F. D			0 38	Lunenburg
	Brown, W. G			3 51	Houlton, Me.
	Murphy, Mrs. Jno			2 28	Tobique
	Daigneau, —			0 07	Fredericton
	Smith & Horgan			3 60	New York
	Phillips, A. W			0 75	Bristol
	Babcock, Leary Co			6 00	New York
	Mills, F. A			1 04	Woodstock
	Sheraton, A. B., estate of			1 49	Halifax
	Belcher, H. C., estate of			0 03	"
	McMillan, W			0 57	"
	Stratford, J. D			4 63	"
	Eastern Steamship Co			2 62	"
	Gunn, John Y			1 34	Strathlorne, C.B.
	Kenty, J. G			0 42	Elmsdale
	West, S. C			0 89	Halifax
	Verge, J. N			1 51	"
	Newberry, W. H			1 44	"
	Burns, J. F. & Co			2 76	"
	Graham, S			0 33	"
	Shaw, A. E			10 00	Windsor
	Benjamin, S. P			1 00	Wolfville
	Hill, James S			3 16	Halifax
	Bond, G. J			0 01	"
	Barry, J. D			0 17	"
	Kelly, Alma J			18 20	"
	Power, Jas. W			0 01	"
	Baker, H. F			0 69	"
	Fulton, H., estate of			15 17	"
	Lewis, J. W., estate of			0 50	"
	Wickwire, Annie A			0 27	"
	Dickie, D. M., estate of			2 04	Canning
	Distressed Soldiers Fund			56 00	Halifax
	Lane & Co			0 13	"
	Leslie, G. A			8 24	Spry Bay
	Marsh, W. S., agent			0 97	Boston
	Cook, G. C			0 43	Halifax
	Hepp, Emily			0 50	"
	Linotype Printing Co			23 90	"
	Forrest, Canning Co			0 01	"
	Fortune, Thos. F			64 50	Victoria Mines
	Carried forward			2,167 10	

SESSIONAL PAPER No. 7

Banque du Peuple d'Halifax.

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	Month Year		
Lévis, P.Q	Sept. 11, '95		Insolvent.
"	Mar. 27, '95		
"	May 7, '97		
"	" 21, '96		
"	Sept. 7, '97		
"	" 19, '95		
Cookshire	May 4, '96		Deceased.
"	July 27, '97		
"	Dec. 31, '98		
"	" 31, '98		
"	June 3, '99		"
"	Dec. 30, '99		
Lunenburg	Sept. 4, '97		
"	Oct. 20, '97		
"	Mar. 20, '91		
Woodstock, N.B.	Dec. 5, '94		
"	" 5, '94		
"	Nov. 11, '96		
"	Dec. 23, '96		
"	July 6, '96		
"	Apr. 26, '97		
"	Aug. 24, '97		
Halifax	Jan. 31, '90		"
"	Sept. 13, '90		"
"	Jan. 2, '92		
"	Feb. 27, '92		
"	May 3, '92		
"	" 13, '92		
"	Mar. 23, '93		
"	July 6, '93		
"	Sept. 5, '93		
"	Oct. 31, '93		
"	Dec. 16, '93		
"	Jan. 22, '96		
"	" 25, '94		
"	" 31, '94		
"	Aug. 20, '94		
"	Feb. 14, '95		
"	" 21, '91		
"	Aug. 31, '95		
"	Sept. 4, '95		
"	Oct. 30, '95		
"	Aug. 1, '95		Deceased.
"	May 27, '96		"
"	July 15, '96		
"	Jan. 31, '99		Deceased.
"	" 31, '99		
"	" 31, '99		
"	" 31, '99		
"	" 31, '99		
"	" 31, '99		
"	" 31, '99		
"	" 31, '99		
"	" 31, '99		
"	June 28, '94		Deposit receipt.

People's Bank of Halifax—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			2,167 10	
	Riley, Robert			200 00	East Noel
	Hannan, Joanna, executrix			100 00	Halifax
	McAuley, John F.			139 00	Millville
	Wier, Elias			180 00	Shubernacadie
	Fraser, Alex., jr.			300 00	Harrietsfield
	Doyle, Catherine			85 34	Halifax
	Burton, J. W., trustee			277 43	"
	McLean, Daniel			200 00	St. George's Bay
	Grant, Hezekiah			200 00	Meaghers Grant
	Power, trustee of P., estate			100 00	Halifax
	Frizzle, Nathaniel			415 00	Hammond's Plains
	Wier, Elias			225 00	Shubernacadie
	Leek, Robert		1 75		Halifax
	Anderson, L., estate of		3 40		Lunenburg
	Anderson, L., estate of		1 20		"
	Anderson, L., estate of		1 20		"
	Eisenhauer, Jas., estate of		3 00		"
	Anderson, L., estate of		1 20		"
	Anderson, L., estate of		1 20		"
	Eisenhauer, Jas., estate of		3 00		"
	Eisenhauer, Jas., estate of		3 00		"
	Anderson, L., estate of		1 20		"
	Anderson, L., estate of		1 20		"
	Anderson, L., estate of		1 20		"
	Eisenhauer, Jas., estate of		3 00		"
	Glen, Mary A			200 00	Woodstock
	Campbell, Ellen M.			30 00	"
	Total		25 55	4,818 87	

I declare that the above statement has been prepared under my directions and is

We declare that the above return is made up from the Books of the Bank,

HALIFAX, N. S., January 10, 1905.

Banque du Peuple d'Halifax.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Halifax	Sept. 13, '94		Deposit receipt.
"	Dec. 1, '94		"
"	June 18, '96		"
"	Oct. 20, '97		"
"	Nov. 13, '97		"
"	July 25, '98		"
"	Oct. 13, '98		"
"	" 27, '98		"
"	Dec. 2, '98		"
"	Feb. 7, '99		"
"	June 30, '99		"
"	Sept. 28, '99		"
"	Apr. 25, '65		
"	Sept. 1, '90		Deceased.
"	" 1, '96		"
"	Mar. 1, '97		"
"	" 1, '97		"
"	" 1, '99		"
"	Sept. 1, '99		"
"	" 1, '99		"
"	" 1, '97		"
"	" 1, '97		"
"	Mar. 1, '98		"
"	Sept. 1, '98		"
"	" 1, '98		"
Woodstock	Feb. 15, '98		Deposit receipt.
"	June 22, '99		"

correct according to the Books of the Bank.

J. H. A. BAILEY, *Chief Accountant.*

and that to the best of our knowledge and belief is correct.

J. J. STEWART, *President.*
D. R. CLARKE, *General Manager.*

PEOPLE'S BANK OF

STATEMENT of Dividends and Drafts or Bills of Exchange remaining unpaid and which no interest has been paid

NOTE.—In case of Moneys deposited for a fixed period, the five

BANK DU PEUPLE DU

ÉTAT des dividendes et traites ou lettres de changes restant impayes et montants ou n'a éte payé pendant

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Estate of Dr. Somerville, deceased..	.....	....	8 93½	Fredericton ....'....
	Lake George Antimony Co.....	.....	....	48 46	Lake George, N.B...
	Estate John Fairley.....	....	.. ..	34 40	Boiestown, N.B.....
	Total..... ..	....	....	91 79	

I declare that the above statement has been prepared under my direction and is

We declare that the above return is made up from the books of the Bank, and that

FREDERICTON, this 7th day of January, 1905.

NEW BRUNSWICK.

Amounts or Balances in respect to which no transactions have taken place, or upon for five years and upwards.

years are reckoned from the termination of said fixed period.

NOUVEAU-BRUNSWICK.

balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun intérêt cinq ans ou plus.

ans seront calculés depuis l'expiration de la dite période fixe.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Fredericton.. ..	May 20, '67	....	Legal representative not known.
"	April 27, '81	.....	" "
"	Aug. 10, 96	....	Jas. S. Fairley, Robt. Boies, executors.

correct according to the books of the bank.

———————— *Chief Accountant.*

to the best of our knowledge and belief it is correct.

A. H. F. RANDOLPH, *President.*
J. W. SPURDEN, *General Manager.*

BANK OF

STATEMENT of Dividends and Drafts or Bills of Exchange remaining unpaid and which no interest has been paid

NOTE.—In case of Moneys deposited for a fixed period, the five

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BANQUE DE

ÉTAT des dividends et traites ou lettres de changes restant impayés et montants ou n'a été payé pendant

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	F. M. Cosman			63 00	South Ohio
	Yarmouth Firemen			100 00	Yarmouth
	Gladys S. Cann			15 00	Port Maitland
	Frank E. Cann			15 00	"
	M. D. Cogswell			92 00	Arcadia
	Pearl Durkee			20 00	Chegoggin
	Total			305 00	

I declare that the above statement has been prepared under my direction and is

We declare that the above return is made up from the books of the Bank, and that

YARMOUTH, this 31st day of December, 1904.

YARMOUTH, N.S.

Amounts or balances in respect to which no transactions have taken place, or upon for five years and upwards.

years are reckoned from the termination of said fixed period.

YARMOUTH, N.-E.

balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun intérêt cinq ans ou plus.

ans seront calculés depuis l'expiration de la dite période fixe.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
.....	Feb. 2, '95	.....	Master mariner.
.....	Nov. 9, '97	.....	Trust Fund.
.....	May 22, '99	.....	
.....	" 22, '99	.....	
.....	June 15, '99	.....	
.....	Aug. 18, '99	.....	

correct according to the books of the bank.

H. G. FARISH, *Chief Accountant.*

to the best of our knowledge and belief it is correct.

JOHN LOVITT, *President.*
T. W. JOHNS, *General Manager.*

UNION BANK

STATEMENT of Dividends and Drafts or Bills of Exchange remaining unpaid and which no interest has been paid

NOTE.—In case of Moneys deposited for a fixed period, the five

BANQUE UNION

ETAT des dividendes et traites ou lettres de change restant impayés et montants ou n'a été payé péndant

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Aubry, J. N.			2 00	Quebec
	Addley, Fanny			2 03	"
	Bates, Sarah A.			1 80	"
	Brown, Matthew			0 65	Valcartier
	Baldwin, Martha			0 64	Quebec
	Babie, Antoine			2 00	"
	Boule, M.			2 75	"
	Beaulieu, Louis			1 10	Charlesbourg
	Butt, Mary A			1 55	Quebec
	Binet, Onesime			1 60	"
	Berrigan, William			3 00	"
	Baldwin, W. A. C			12 90	Klondyke
	Barbour, Jennie			8 95	St. Antoine, Que.
	Clancy, Margt			1 00	Quebec
	Canfield, M. J			0 75	"
	Couture, C.			2 83	Pont Rouge
	Carr, John			1 50	Quebec
	Coote, Patrick J			5 35	"
	Cowan, Rebecca J			2 95	"
	Chouinard, Virginie A			0 05	"
	Cairns, Albert			0 20	"
	Collins, Ann G			0 80	"
	Crotty, Margaret			1 23	"
	Couture, Albert			2 77	"
	Christiansen, G			0 40	"
	Cherrier, Josephine B			5 35	"
	Campbell, Melanie G			1 62	"
	Dugal, Mary			0 25	"
	Dowling, Elizabeth			0 75	"
	Doyle, Patrick			0 75	"
	Deroche, E			1 09	"
	Day, Sarah			0 05	"
	Dugal, Philomen			14 40	"
	Carried forward			84 97	

OF CANADA.

Amounts or Balances in respect to which no transactions have taken place, or upon for five years and upwards.

years are reckoned from the termination of said fixed period.

DU CANADA.

balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun intérêt cinq ans ou plus.

aus seront calculés depuis l'expiration de la dite période fixe.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
St. Louis St. B'ch	Nov. 14, '92		
Quebec	Mar. 1, '83		
"	May 27, '85		
"	" 31, '84		
"	Feb. 22, '82		
"	Nov. 3, '74		
"	Jan. 8, '75		
"	Feb. 3, '74		
"	Dec. 31, '78		
"	Mar. 1, '94		
"	Dec. 9, '92		
"	Jan. 26, '86		
"	Oct. 4, '95		
"	Mar. 13, '93		
"	Dec. 28, '86		
"	May 4, '86		
"	April 22, '86		
"	May 18, '83		
"	Oct. 18, '86		
"	July 9, '81		
"	Oct. 28, '78		
"	Feb. 3, '79		
"	Nov. 2, '78		
"	July 28, '73		
"	April 21, '79		
"	Sept. 9, '76		
"	May 6, '85		
"	Mar. 1, '91		
"	Aug. 8, '84		
"	Sept. 1, '80		
"	Feb. 17, '81		
"	April 22, '76		
"	Mar. 1, '93		

Union Bank of Canada—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			84 97	
	Enright, James			3 80	Gaspé
	Fry, Edward G			1 00	Quebec
	Fitzsimmons, Annie			1 95	"
	Fortin, Thomas			1 10	"
	Fabrique St. Joseph de Beauce			13 65	Beauce
	Ferlot, Rosanna			8 65	Quebec
	Geary, Bridget			0 93	"
	Giard, Mary			1 00	"
	Groven, Mary			0 10	"
	Gibb, Lizzie M			0 85	"
	Grant, Richard			1 06	"
	Giles, Mary			3 25	Hadlow Cove
	Green, C			3 45	Quebec
	Graddon, F. A			0 45	"
	Hanley, M. A			1 75	"
	Huot, Margaret A			0 70	"
	Heatley, Ellen			1 26	"
	Holden, Mary			0 60	Little River
	Hall, Elizabeth			0 92	Quebec
	Hall, Mary Ann			1 35	"
	Heavens, C			1 76	"
	Hines, Elizabeth			0 85	"
	Harrington, Joan			0 95	"
	Hickman, Wm			1 45	"
	Hinton, Lawrence B			2 40	"
	Heatley, Mary			2 00	"
	Hanafin, Mary			1 33	"
	Henchey, P			1 20	"
	Jackson, Allison E			0 62	"
	Jewell, Ann			0 50	"
	Johnson, M			1 55	"
	Kane, J. A			1 67	Murray Bay
	Kelley, Edward			1 20	Quebec
	Karv, Mary A			3 30	"
	Langevin, Eliza M			3 35	"
	Lamonde, E			0 30	"
	Leclerc, F			0 58	St. Romuald
	Larue, C. V			0 05	Quebec
	Levy, Julia			0 78	"
	Lynch, L			0 77	"
	Leaycraft, Ida			1 28	"
	Lennon, Mary			0 05	"
	Lefebvre, Anne			2 05	St. Giles
	Labrecque, Clarisa			2 95	Quebec
	Maxwell, Robt. T			3 80	Levis
	Maloney, Matthew			0 90	Quebec
	Maheux, Edward			1 45	"
	Mann, Thomas J			2 50	"
	Martin, Jane			3 30	"
	Mechelletti, E. A			2 55	"
	Mountain, H. J			0 80	"
	Mullins, Mary A			0 15	"
	Modler, W			0 90	"
	Miller, Catherine			0 59	"
	Myles, Percy P			0 40	"
	Carried forward			183 07	

SESSIONAL PAPER No. 7

Banque Union du Canada.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Quebec	June 5, '73		
"	Jan. 31, '91		
"	Mar. 1, '93		
"	Feb. 9, '74		
"	July 6, '92		
"	" 10, '95		
"	May 7, '86		
"	Nov. 7, '84		
"	April 19, '84		
"	May 21, '83		
St. Louis St. B'ch	Feb. 3, '81		
"	" 4, '85		
"	Nov. 27, '78		
"	Oct. 11, '92		
"	Dec. 17, '84		
"	May 1, '85		
"	July 9, '83		
"	" 7, '85		
"	Dec. 22, '80		
"	" 22, '80		
"	Oct. 3, '78		
"	July 8, '78		
"	Jan. 31, '74		
"	Nov. 20, '79		
"	" 18, '72		
"	Sept. 24, '74		
"	Aug. 17, '80		
"	Mar. 1, '92		
"	Aug. 9, '82		
"	Dec. 27, '76		
"	Feb. 20, '77		
"	Dec. 3, '86		
"	Nov. 17, '80		
"	Dec. 2, '78		
"	Mar. 1, '90		
"	May 12, '83		
"	Mar. 14, '81		
"	Oct. 2, '79		
"	Aug. 13, '81		
"	Nov. 14, '78		
"	" 2, '80		
"	Oct. 5, '75		
"	Mar. 1, '89		
"	April 8, '95		
"	Feb. 28, '91		
"	Nov. 7, '78		
"	June 9, '84		
"	May 18, '85		
"	Nov. 21, '74		
"	Dec. 29, '77		
"	July 30, '85		
"	" 22, '86		
"	Oct. 5, '80		
"	Aug. 29, '72		
"	Jan. 15, '79		

Union Bank of Canada—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			183 07	
	Moore, Thomas			0 80	Quebec
	MacKay, Ellen			0 50	"
	McLean, Mary			2 83	"
	McDonald, J. C.			0 50	Inverness, P.Q.
	McLean, Joseph			2 87	Quebec
	McAvee, Maria H			2 57	"
	McKiechan, R			1 30	"
	McCormick, Catherine			0 65	"
	Newton, Annie			0 50	"
	Oliver, Henry H			0 05	"
	O'Connor, Patrick			1 90	"
	O'Brien, William			0 15	"
	O'Riley, John			0 35	"
	Ouimet, G			2 25	"
	Poston, C. M			3 12	Lévis
	Pennington, Wm			1 50	Quebec
	Peverley, Isabella			8 95	"
	Rourke, J			2 65	Valcartier
	Roche, Mary			0 20	Quebec
	Reynan, Kate			0 55	"
	Rawson, Mabel			0 40	"
	Richardson, John R			0 25	"
	Redmond, Margaret			0 95	"
	Ryan, Ann			1 35	"
	Renaud, Joseph			1 25	"
	Ratté, Margaret			1 80	"
	Richardson, Matilda			0 80	"
	Rousseau, Cleo			1 30	"
	Robitaille, L. A			13 74	"
	Smith, Emma			0 36	"
	Savage, Mary A			0 18	"
	Strange, Henry			0 50	"
	Strange, Alexander			0 22	"
	Savard, Edward			0 50	Chicoutimi
	Smith, John			0 55	Quebec
	Skinner, M. A			1 35	"
	Shaw, Mary			0 45	"
	Shaw, James			0 40	"
	Scully, T. V			1 55	"
	Thomas, Phillip			0 65	"
	Thompson, George			3 40	Leeds, P.Q.
	Turcotte, Honoré			1 24	Quebec
	Towhy, Mary			0 55	"
	Vaughan, Annie E			1 95	"
	Walsh, Mary			1 45	"
	Wallace, Sarah A			1 95	"
	Welch, Margaret J			0 65	"
	Wilson, John			2 35	"
	White, Mary F			2 50	"
	Falconer, C. T			0 10	Alexandria
	Morrison, M. D			0 30	Dalhousie Mills
	Sheehan, John			0 23	Langdon, N.D.
	Teffany, Mrs. E. H			1 62	Alexandria
	Stillwell, C			11 65	
	Stillwell, M. J			1 70	
	Carried forward			277 45	

SESSIONAL PAPER No. 7

Banque Union du Canada.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
St. Louis st. Bch.	Mar. 1, '94		
"	July 24, '85		
"	Jan. 5, '81		
"	Mar. 13, '77		
"	Mar. 7, '78		
"	Apr. 18, '74		
"	May 21, '75		
"	Aug. 31, '74		
"	June 30, '79		
"	Aug. 18, '76		
"	Sept. 12, '73		
"	Aug. 7, '85		
"	Feb. 9, '74		
"	Mar. 6, '91		
"	Sept. 26, '87		
"	Oct. 15, '74		
"	Mar. 1, '90		
"	May 1, '78		
"	Apr. 29, '86		
"	Apr. 4, '85		
"	July 16, '81		
"	May 17, '81		
"	July 14, '76		
"	Jan. 30, '75		
"	Sept. 25, '73		
"	June 17, '73		
"	July 6, '73		
"	Nov. 6, '91		
"	July 29, '93		
"	Jan. 23, '85		
"	May 25, '82		
"	Sept. 5, '79		
"	" 5, '79		
"	May 17, '80		
"	" 3, '78		
"	Nov. 26, '79		
"	Sept. 30, '73		
"	May 13, '95		
"	Mar. 1, '94		
"	Jan. 30, '83		
"	Dec. 7, '82		
"	Dec. 4, '80		
"	Jan. 26, '80		
"	Apr. 25, '73		
"	June 25, '83		
"	Mar. 25, '75		
"	Nov. 11, '74		
"	Aug. 31, '74		
"	Mar. 1, '97		
Alexandria	Dec. 26, '91		Dead.
"	Feb. 2, '90		
"	Apr. 18, '91		
"	Sept. 9, '93		Dead.
Boissevain	Nov. 8, '97		
"	Aug. 6, '95		

Union Bank of Canada—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			277 45	
	Clements, Eliza			42 95	Assessipi
	Humeston, W. A.			61 00	Brookdale
	Rasmusen, Christian, in trust			9 45	Carberry
	Hodgson, Robert			578 45	Winnipeg
	Pringle, John			0 92	Gilbert Plains, Man.
	Conn, John			6 35	Lethbridge
	Dowman, Wm			1 40	"
	Callaghan, John			2 03	"
	Wright, S			2 50	"
	Matti			4 50	"
	Parker, E. N.			6 31	New York
	Brasior, Grace			7 20	Lethbridge
	Gibbs & Brasior			4 22	"
	Watkins, C. W.			3 84	"
	Edmonds, H. A.			3 15	Macleod
	Hallowell, W. E.			1 00	Lethbridge
	Payne, Rufus			5 11	"
	Allfry, E. A.			50	Great Falls, Montana
	Whitehead, L. E.			1 00	Montreal, Que
	Routhier, A.			3 53	Lethbridge
	Steele, S. B.			0 44	"
	Haristy, M.			5 00	"
	Pritchard, J. H.			8 10	Miles City, Mont.
	Bright, R. C.			22 85	
	Hipperson, A. H.			13 97	Nelson, B.C.
	Hall, Thos			13 31	England
	Gilworth, J. A.			0 80	
	Lyall, W. C.			0 55	New Westminster
	Grant, R. S.			0 32	Pincher Creek
	Gofar, Frank			0 38	"
	Steele, Wm.			0 72	Nelson, B.C.
	Ross, Angus			0 40	"
	Davies, John O			6 00	Macleod
	Wood, John			14 40	" (N.W.M.P).
	Arnott, J. R.			1 38	Montreal, Que
	Bernier, H. J			1 02	"
	Brook, James A. & Co			1 54	"
	Courybeare, C. F			60 00	"
	Caledonia Freestone & Qurray Co.			5 95	"
	Du Rell, Benjamin M			60 72	Victoria
	Estate Mrs. S. Davis			181 38	Montreal, Que
	Foster, F. W			2 00	"
	Henderson Lumber Co			3 53	"
	Hyde G., in trust			99 45	"
	Leterma.: Joseph			1 92	"
	Levy, E. E.			1 14	"
	Levy, Mrs. C. E.			1 45	"
	McKenzie, Wm.			1 63	"
	McKay, H.			3 67	"
	McIntyre, C. J. & Co			2 84	"
	McKenzie, Anderson			3 00	"
	McGregor, John A.			6 40	"
	McWand, Mrs. A.			1 30	"
	Molson, H. S. S.			23 16	"
	Carried forward			1,573 58	

SESSIONAL PAPER No. 7

Banque Union du Canada.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Carberry	Apr. 7, '95		
Brookdale	Aug. 25, '98		
Carberry	Nov. 7, '97		In trust for child L. M. Ramusen.
Glenboro	June 9, '99		
Gretna, Man	Nov. 30, '98		
Lethbridge	July 23, '94		
"	Dec. 20, '94		
"	Apr. 20, '98		
"	Oct. 15, '92		
"	May 11, '88		
"	Dec. 1, '91		
"	Nov. 25, '90		
"	" 25, '90		
"	" 29, '90		Died.
"	Mar. 31, '87		
"	Apr. 28, '87		
"	May 17, '87		
"	Nov. 23, '89		
"	Sept. 6, '89		
"	Aug. 15, '92		
"	Feb. 12, '97		
"	Mar. 7, '93		
Lethbridge, N. W.T	Feb. 17, '96		
"	Apr. 10, '95		
"	June 4, '98		
"	" 1, '97		
"	" 14, '92		
"	May 26, '92		
"	Aug. 20, '91		
"	June 20, '92		
"	Jan. 16, '94		
"	Dec. 5, '93		
Macleod	Sept. 19, '98		
"	May 23, '99		
Montreal	Nov. 8, '92		
"	Apr. 5, '99		
"	Nov. 8, '92		
"	Feb. 1, '99		
"	Apr. 5, '99		
"	" 16, '98		
"	July 5, '98		Deceased.
"	Jan. 16, '91		
"	Apr. 23, '90		
"	Sept. 7, '88		
"	Dec. 10, '98		
"	Jan. 21, '89		
"	Sept. 18, '99		
"	" 23, '99		
"	" 23, '97		
"	May 22, '95		
"	Nov. 8, '92		
"	" 13, '95		
"	Jan. 13, '91		
"	Sept. 26, '97		

Union Bank of Canada—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			1,573 58	
	Mosley, E. F			10 38	Montreal, Que
	Stephens, Romeo H			25 58	"
	Windel, Georgina G. R			14 10	"
	Cross, T. H			0 80	Vancouver
	Kay, N. M			6 40	Moosomin
	Keal, Mrs. Jermie			7 19	Cannington Manor
	Knowler, Mrs. Ada			3 28	Whitewood
	Fogerty, J. W			11 70	Wapella
	Hamer, Jos			60 00	Moosomin
	Hill, M. V			40 15	"
	Gordon, R. A			1 15	Morden
	Moore, Thos			13 15	Rosbank
	Fieldhouse, W. D			94 96	Keyes, Man
	Greentree, Jas			210 90	Glenholm, Man
	Hedderley, J. E			0 05	Neepawa, Man
	Leeson, E. H			0 27	"
	McDonald, Dan			1 50	"
	McDonald, M. A. H			285 72	"
	Pattison, C. H			33 98	"
	Thistlewaite, Lizzie			156 78	Norwood, Ont
	Lauder, James			0 50	Regina, N.W.T.
	Russell, Mrs			1 35	"
	Hartley, John			614 69	Toronto, Ont
	Bradshaw, T., Jr			13 50	
	Brown, Louisa, (estate A.C. Brown)			76 00	
	Gzourski, G. S			4 35	
	Halliday, W. J			16 49	
	Humphrey, H. W			50 00	
	McCabe, W., Tor. Ref. Assn			5 49	
	McCabe, W., P. A. C			274 94	
	Nat. Education			36 32	
	Nordheimer, A			60 91	
	Roberts, A. E			5 00	Calgary, N.W.T.
	Solly, H. A			0 49	Kola, Man
	Winnipeg News Pub. Co			6 00	Winnipeg
	Beagan, D			46 30	Dornoch
	Merchant, Maggie			30 30	Lake Charles
	Spence, W. J			5 60	Wiarton
	White, Oliver			117 25	Mar
	Zelma, Olive, Exna Hahn			5 84	Wiarton
	Anderson, T			0 40	Winnipeg
	Brown, A., trust			1 00	"
	Broadley, Jos			0 50	"
	Bell, T. A			4 89	"
	Blanderfield, Bros			0 01	"
	Burch, O. E			0 69	"
	Bellingher, F			8 65	"
	Brady, T. T. W			9 32	"
	Blackadai, W			2 62	"
	Conney, Jos., trust			0 42	"
	Crow, H. W			2 75	"
	Callendar, W			15 20	San Deman, Calif
	Casswell, R. W			17 99	Saskatoon
	Craig, Geo. Co			0 42	Winnipeg
	Campbell, G. H., Trust			21 77	"
	Carried forward			4,009 57	

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	Month Year		
Montreal	June 28, '94		In trust for T. A. Mosley.
"	Feb. 1, '99		
"	Sept. 7, '93		
Moosomin			
"			
"			
"			
"			
"			
Morden	Oct. 27, '98		
"	May 28, '98		
Neepawa, Man.	Mar 22, '97		
"	Jan. 27, '99		
"	June 2, '93		
"	Aug. 8, '98		
"	Mar. 10, '98		
"	May 8, '99		
"	" 27, '97		Deceased.
Norwood	Nov. 21, '96		
Regina	Oct. 28, '99		
"	Mar. 16, '99		In trust for Ida Russell.
Shelburne, Ont.	Jan. 23, '98		
Toronto	—, '96		
"	—, '96		Deceased.
"	—, '94		
"	—, '94		
"	Nov. 29, '94		
"	—, '96		Deceased.
"	July 14, '96		Deceased.
"	Nov. 30, '92		
"	Mar. 17, '96		
Verden, Man.	Nov. 9, '96		
"	Apr. 14, '99		
"	Dec. 14, '99		
Wiarton, Ont.	Oct. 24, '99		
"	Mch. 25, '98		
"	June 29, '99		
"	" 21, '99		
"	Nov. 1, '97		
Winnipeg	June 16, '96		
"	Jan. 8, '96		
"	July 14, '96		
"	Jan. 11, '97		
"	Sept. 30, '97		
"	Feb. 19, '98		
"	Mar. 27, '97		
"	Apr. 30, '97		
"	Sept. 26, '96		
"	Feb. 5, '96		
"	" 3, '95		
"	Nov. 18, '96		
"	June 16, '94		
"	Feb. 2, '98		
"	Oct. 24, '98		

Union Bank of Canada—

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		$ cts.	$ cts.	$ cts.	
	Brought forward			4,009 57	
	Chamberlain, C			0 14	Winnipeg
	Doig, A			0 98	Glenboro
	Doig, A., coll. act			4,64	"
	Drummond, F. A			4 19	Winnipeg
	Drake, James			0 04	"
	Davis, J. H			15 00	"
	Fisher, A			0 15	"
	Flatt, J. W. Co			0 57	Greenway
	Grant, W. S			0 03	Winnipeg
	Gordon, Mrs. J. W			0 41	Swan Lake
	Hagu, N. F			0 68	Winnipeg
	Handscomb, C. W			0 08	"
	Hamilton, C. H			1 19	"
	Halloway, H			4 25	Poplar Point
	Haffnen, J., coll. acc			2 09	Winnipeg
	Handscomb, C. W			2 09	"
	Knudson, C. L			0 31	"
	Lake Woods Coop. Co			16 60	"
	Leadley, H			0 02	"
	Livingston, W. G			0 35	"
	Moore, E., Co. trust			1 26	"
	Morgan, A. G			0 02	"
	Mitten, W. S			0 02	"
	Merrick, Bros			1 42	McGregor
	Mills, G. C			0 10	Winnipeg
	McClung, R. W			0 69	Manitou
	McKenzie, Bros			5 19	Dauphin
	McQuaig & Co., trust			304 39	Winnipeg
	McNal, J			80 00	"
	McDonald, H.J.& H.F. Drummond			2 00	"
	McIntosh, D. M			0 10	Dauphin
	McKennon, Co			3 85	Napinka
	McNeil, H			0 02	Winnipeg
	McLeannan, T			7 72	Belmont
	Nanton, E. C			1 24	Winnipeg
	Nugent, C. M			0 14	"
	Neufeldt, P			85 34	Rosthern
	Powell, R			22 95	Winnipeg
	Plass, C. T			0 01	London, Ont
	Puley, W. D			0 01	Winnipeg
	Power, E			10 15	"
	Pointz Co			4 34	"
	Popham, C			0 01	"
	Ridd, R			0 18	"
	Stewart, A			0 01	Minnedosa
	Smith, T. T., trust			0 08	Winnipeg
	Sharpe, C. W. & Co			1 55	"
	Stewart, Alex			150 00	Camille
	Simpson, James			241 00	Winnipeg
	Skelton, J. M			0 28	Battleford
	Smith, F. B., trust			1 00	Winnipeg
	Smith, T. T., Trust			0 01	"
	The People Voice Co			0 77	"
	Tessier, T			0 24	"
	Vaughan & Lyons			2 41	"
	Carried forward			4,991 79	

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	Month Year		
Winnipeg	Dec. 10, '98		
"	Feb. 20, '96		
"	Mar. 10, '96		
"	July 4, '98		
"	Nov. 30, '99		
"	July 5, '97		
"	Mar. 11, '96		
"	Nov. 23, '96		
"	" 18, '96		
"	Sept. 29, '98		
"	Feb. 1, '96		
"	July 21, '97		
"	Apr. 18, '98		
"	Aug. 30, '98		
"	May 30, '99		
"	" 30, '99		
"	Mar. 9, '98		
"	Oct. 12, '96		
"	" 12, '97		
"	Nov. 8, '96		
"	May 15, '96		
"	" 15, '96		
"	Aug. 30, '96		
"	July 22, '95		
"	Nov. 20, '97		
"	Aug. 11, '96		
"	Mar. 22, '97		
"	" 27, '94		
"	Jan. 2, '94		
"	Mar. 27, '97		
"	Aug. 31, '98		
"	Sept. 16, '97		
"	Apr. 20, '98		
"	June 10, '98		
"	May 26, '97		
"	July 10, '96		
"	Mar. 15, '96		
"	May 2, '96		
"	Oct. 14, '97		
"	" 1, '98		
"	Feb. 3, '97		
"	June 20, '98		
"	" 13, '98		
"	Apr. 20, '98		
"	Feb. 12, '97		
"	Sept. 20, '97		
"	Mar. 6, '97		
"	Oct. 14, '96		
"	July 17, '96		
"	Aug. 31, '97		
"	Oct. 20, '98		
"	Apr. 17, '98		
"	Aug. 3, '97		
"	Jan. 20, '97		
"	Apr. 10, '97		

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		$ cts.	$ cts.	$ cts.	
	Brought forward			4,991 79	
	Wade & Whealer			1 45	Winnipeg
	Wolseley Milling Co			5 50	"
	Yokill, S			0 03	"
	Bell, J			4 05	Ottawa, Ont
	Charlebois, A. & Co			4 88	"
	Caron, Lady			1 47	"
	Cirkel, F			4 60	"
	Chysler, T. H			21 39	"
	Dom. Phosphate Mfg. Co			27 51	"
	Holland, H			4 58	"
	Huckels, S. & Co			2 92	"
	Menis, H. N			3 01	"
	McIntosh, C. H			0 94	"
	Pelon, A			0 41	"
	Pratt, J. & Co			0 38	"
	Simon, C. H			1 78	"
	Savard & Co			0 88	"
	Wallace, W.			1 09	"
	Wright, F. H			0 15	"
	Amey, Wm			14 37	Quebec
	Askins, Mary			2 65	"
	Armstrong, C. N			227 82	"
	Allaire, Son & Co			0 08	"
	Banks, C. E			0 35	"
	Bell, M. S			0 15	"
	Beroy, M. B. Spec			7 58	"
	Bresse, G. & Co			7 64	"
	Belleau, J. F			3 97	"
	Bolduc, Mme. A. R			0 14	"
	Boy & Morton			0 51	"
	Beemer, W. J			0 95	"
	Baird, R			1 36	"
	Cathcart, J. A			1 94	Beauce
	Chalmer, H. J			0 21	Quebec
	Chaperon, Mrs. J. A. E			0 47	"
	Charlebois, J. A., in trust			0 21	"
	Coulombe, C			2 13	"
	Doran, P			0 28	"
	Duhamel, Hon. G			0 22	"
	DeVery, R. O			7 55	"
	Estate B. Chinie			0 52	"
	Estate Dupuis			32 41	"
	Eighth Batt. Rifle Ass'n			0 20	"
	Ferland, Marie L			0 20	"
	Fraser, Annie			47 57	"
	Gale J., Atty. for heirs King			0 52	"
	Craig, G. M			3 03	"
	Cleary, James			3 68	"
	Gibson, Jas. J			0 99	"
	Gauvreau, C			0 09	"
	Hough, Geo			0 74	"
	Huot, Gaspard			1 12	"
	Huater, M. F			0 30	"
	James Mary F			0 39	"
	Carried forward			5,451 15	

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	Month Year		
Winnipeg	Aug. 5, '95		
"	Nov. 26, '97		
"	" 20, '96		
Ottawa	Aug. 13, '89		
"	June 5, '90		
"	Apr. 9, '97		
"	Dec. 31, '95		
"	" 31, '95		
"	" 31, '95		
"	Apr. 9, '97		
"	Feb. 19, '96		
"	Jan. 13, '90		
	" 5, '94		
"	June 30, '97		
"	Feb. 19, '96		
"	Dec. 12, '88		
"	June 5, '90		
"	Apr. 9, '97		
"	" 9, '97		
Quebec	Jan. 7, 96		
"	May 31, '97		
"	Mar. 20, '99		
"	May 30, '93		
"	Mar. 20, '99		
"	" 20, '99		
"	" 20, '99		
"	July 14, '97		
"	May 30, '93		
"	Nov. 30, '00		
"	June 8, '99		
"	May 5, '99		
"	Nov. 30, '94		
"	June 28, '99		
"	" 22, '99		
"	Jan. 7, '96		
"	" 7, '96		
"	" 7, '96		
"	Mar. 20, '99		
"	Jan. 7, '96		
"	" 7, '96		
"	Mar. 20, '99		
"	Feb. 25, '99		
"	Jan. 18, '02		
"	" 7, '96		
"	" 7, '96		
"	" 7, '96		
"	Mar. 20, '99		
"	Nov. 30, '96		
"	Apr. 1, '97		
"	" 1, '97		
"	Jan. 7, '96		
"	May 30, '96		
"	Jan. 7, '96		
"	" 7, '96		

Union Bank of Canada—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			5,451 15	
	Kerr, Rev., guardian for M. G. Miller, infant			8 18	Quebec.
	Larkin, T.			2 64	"
	Law, Lynch			1 79	"
	Langelier, F.			0 26	"
	Murphy, T.			0 16	"
	Morrison, J. E.			0 53	"
	Marcoux, J. D			3 40	"
	MacLeod, D. R.			8 00	"
	MacLeod, D. R., tutor			15 65	"
	Noonan, A. N			1 58	"
	O'Brien, J. J.			3 59	"
	Pacaud, E.			0 20	"
	Pageau, J. O			4 00	"
	Racine, L. S			0 15	"
	Racine, L. S., trust for Phil. Dufour			0 13	"
	Roy, Cyrille			1 75	St. Thomas
	Smith, D.			0 12	Quebec.
	Stocking, R. M.			0 76	"
	Tenpenny, F.			2 61	"
	Van Flint, Geo.			6 88	"
	Webster, C. C., and Peter McEwen, Trustees			0 08	"
	Wheelan, Mary			0 64	"
	Wright & Co.			0 34	"
	Total.			5,514 59	
	John R. Cornell	60 00			
	McSweyn, Allan	10 00			
	Rev. Thomas Kelly	75 00			
	St. Stephens Bank	18 57			
	Bank of Commerce, Market Br.	4 59			
898	Unknown	12 67			
6,739	"	13 07			
4,362	"	25 00			
2,535	"	2 75			
43,477	"	34 50			
34,861	"	1 72			
43,512	"	13 00			
4,616	"	10 00			
791	"	£ 3 0 0			
8,728	"	£ 1 0 0			
	Winnipeg Waterworks Coupons	71 8 11			
3,194	Unknown	3 6 6			
1,587	Parr's Bank	100 0 0			

I declare that the above statement has been prepared under my direction and is

We declare that the above return is made up from the books of the Bank, and that

QUEBEC, this seventeenth day of January, 1905.

SESSIONAL PAPER No. 7

Banque Union du Canada.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Quebec	Jan. 7, '96		
"	Mar. 31, '94		
"	" 20, '99		
"	Apr. 1, '97		
"	" 1, '97		
"	May 30, '93		
"	Jan. 7, '96		
"	May 7, '97		
"	Nov. 30, '95		
"	" 30, '96		
"	May 30, '93		
"	Jan. 7, '96		
"	Nov. 30, '94		
"	Jan. 7, '96		
"	" 7, '96		
"	Nov. 11, '97		
"	July 19, '97		
"	Apr. 1, '97		
"	Nov. 30, '94		
"	Mar. 20, '99		
"	Jan. 7, '96		
"	Jan. 7, '96		
"	July 14, '97		
Lethbridge	Oct. 18, '95	New York	
Alexandria	Aug. 14, '96	"	
Merrickville	Jan. 13, '96	Montreal	
Smith's Falls	June 4, '98	"	
Norwood	Dec. 15, '98	"	
Alexandria	Feb. 28, '97	Toronto	
Montreal	May 13, '97	"	
Norwood	July 3, '98	"	
Merrickville	Oct. 20, '98	"	
Carman	Aug. 20, '97	Winnipeg	
"	Oct. 21, '97	Morden	
Holland	Nov. 28, '98	"	
Gretna	Dec. 31, '98	Winnipeg	
Ottawa	May 2, '95	London, Eng.	
Winnipeg	Nov. 15, '98	"	
"	Dec. 31, '98	"	
"	Nov. 19, '99	"	
Montreal	" 1, '97	"	

correct according to the Books of the Bank.

F. W. SMITH, *Chief Accountant.*

to the best of our knowledge and belief it is correct.

A. THOMSON, *President.*

G. H. BALFOUR, *General Manager.*

THE CANADIAN BANK

STATEMENT of Dividends and Drafts or Bills of Exchange remaining unpaid and which no interest has been paid

NOTE.—In case of moneys deposited for a fixed period, the five

BANQUE CANADIENNE

ETAT des dividendes et traites ou lettres de change restant impayés et montants intérêt n'a pas été payé

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Finlay, A			3 00	Oro
	Riddell, M			13 32	Barrie
	Gillespie, J. G			15 00	"
	Mills, J			5 85	"
	Houston, J			6 39	"
	County Court City of Simcoe *re* A. Jones & Co			4 61	"
	McKinlay, Geo			2 11	"
	McLaughlin, S			8 20	Foxboro
	Scott, S. G			4 75	Belleville
	Sutherland, Jno			4 22	"
	Dunning, G			2 96	"
	McCuaig, J. S			1 34	Picton
	Parent, A			1 46	Trenton
	Clark, J. A			3 92	"
	Loveridge, J. W., treas			6 18	New York
	Finnegan, Jas			57 57	Belleville
	McAulay, Jno			2 50	"
	Fairman, Era			6 33	Wellmans Corners
	Huffman, Ellen			1 21	Belleville
	Fairman, J. H			826 09	Canifton
	Taylor, Jno			84 33	Coe Hill
	Watson, J. A			186 90	Berlin
	Beckley, Mrs. L			1 71	"
	Graybill, Jas			2 06	Baden
	Greber, Eliz			14 73	Berlin
	Stewart, A. J			6 92	Brantford
	Elliott, Geo			2 79	"
	Wells, W. D			10 00	Cayuga
	F. Heartwell & W. Pearson, executors Grace estate			495 12	Jarvis
	J. Mowat & F. Goodwin, trustees			180 43	
	Cooper, A			15 00	Chatham
	Remers, H			23 82	New York
	Carried forward			2,000 82	

OF COMMERCE.

Amounts or Balances in respect to which no transactions have taken place, or upon for five years and upwards.

years shall be reckoned from the termination of said fixed period.

DE COMMERCE.

ou balances au sujet desquels il n'y a pas eu de transactions ou sur lesquels aucun pendant cinq ans ou plus.

ans seront calculés depuis l'expiration de la dite période fixe.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Barrie	Mar. 2, '78		
"	May 22, '79		
"	Sept. 11, '80		
"	Oct. 14, '81		
"	Mar. 11, '72		
"	April 13, '92		
"	Feb. 11, '93		
Belleville	Oct. 26, '80		
"	Dec. 15, '80		
"	Oct. 29, '81		Dead.
"	Sept. 21, '81		
"	Aug. 5, '81		
"	Sept. 26, '81		
"	Feb. 4, '82		Dead.
"	Nov. 7, '82		
"	May 31, '87		
"	Jan. 26, '85		
"	Oct. 9, '93		
"	Jan. 20, '93		
"	Nov. 30, '97		
"	Apr. 8, '98		Dead.
Berlin	Aug. 8, '89		
"	Mar. 7, '93		
"	June 17, '95		
"	Nov. 30, '98		
Brantford	Oct. 3, '82		
"	Dec. 17, '85		
Cayuga	Nov. 23, '94		
"	Sept. 23, '98		
"	Nov. 17, '98		
Chatham	Dec. 22, '82		
"	Jan. 2, '83		

The Canadian Bank of Commerce—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			2,000 82	
	Smith, B			30 00	Chatham
	Brown, Jno			651 51	Thorold
	Porter, James			100 00	Chatham
	McCallum, Jno			1 57	Mall
	Peterham, C. B			9 90	Collingwood
	Rape, Thos			1 37	"
	Sanderson, J			2 00	"
	Elson, Mary			1 49	"
	Byng Inlet Lumber Co			4 13	Byng Inlet
	McArthur, Wm			2,749 45	Dawson City
	Ontario, Plaster Co			1 16	Dunnville
	Sudden, J. F			2 31	Wellwood
	Huron Salt Well			23 27	Goderich
	Dyer, T			1 92	Guelph
	Kennick, J			3 48	"
	May, H B			5 00	"
	McDonald, A. D			2 85	"
	Ponton, J			1 43	"
	Taylor, W			9 85	"
	Thompson, J			1 19	"
	Ware, F. W			1 66	Acton
	Jarvis, C			2 61	Guelph
	Kenick, R			5 49	"
	Betcove, J. S			4 88	Hamilton
	Canada and Ohio Oil Co			100 00	"
	Fitzpatrick, J			8 40	"
	Roach, Wilson, executors			2 70	"
	Smith, Thos			595 00	"
	Tory, J. M			1 93	"
	Morrice, R			2 84	"
	Sharpe, J			1 34	Ancaster
	Barrington, E			2 16	Hamilton
	Lynch, J			1 62	"
	Nelson, W			12 48	Grimsby
	Weber, G. & M			1 32	Hamilton
	Richardson, M. & S			1 26	Ancaster
	Kerr, R. W			8 76	Hamilton
	Walker, M			10 00	London
	Noble, N			22 00	"
	Smith, J			71 63	"
	Simpson, J. F			11 52	"
	Dranger, J			37 44	"
	Hardy, E			25 75	"
	MacKenzie, A			3 57	Appin
	McGregor, J			1 82	Rockwood
	Hill, Rev. J. G			2 33	London
	Eisenberg, G			461 55	Komoka
	Jones, Hy			12 38	London
	Merchant Tailors Exchange			18 40	"
	Moseley, F. W			2 61	Montreal
	Young, Emily			2 20	"
	Jolivette, H			1 16	"
	Savage, Mrs. J. D			1 85	"
	Medbury, C. F			6 75	"
	Grandmaison, G. B			1 51	"
	Carried forward			7,053 62	

SESSIONAL PAPER No. 7

Banque Canadienne de Commerce.

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	Month Year		
Chatham	Feb. 5, '81		Dead.
"	Nov. 27, '73		Dead.
"	Oct. 23, '88		
"	Aug. 10, '94		
Collingwood	July 13, '83		
"	Nov. 2, 88		
"	Aug. 16, '95		
"	Feb. 1, '96		
"	Sept. 17, '96		
Dawson	Sept. 9, '98		
Dunnville	July 24, '79		
Galt	June 20, '95		
Goderich	April 28, '92		
Guelph	Oct. 8, '76		
"	Nov. 18, '80		
"	Feb. 27, '82		
"	Nov. 24, '79		
"	May 31, '80		
"	Mar. 1, '76		
"	Nov. 27, '80		
"	Aug. 11, '80		
"	May 1, '85		
"	May 6, '85		
Hamilton	Sept. 11, '79		
"	Nov. 5, '72		
"	Dec. 31, '77		Dead.
"	Jan. 24, '77		
"	Aug. 10, '70		
"	April 3, '80		
"	May 10, '73		
"	Jan. 9, '77		
"	June 15, '76		
"	Feb. 20, '80		
"	Dec. 24 '74		
"	Feb. 11, '82		
"	June 30, '85		
"	July 29, '72		Dead.
London	Dec. 30, '67		
"	May 4, '68		
"	April 29, '70		
"	Aug. 7, '71		
"	" 7, '71		
"	Sept. 1, '72		
"	Aug. 19, '79		
"	Sept. 26, '71		
"	Dec. 12, '88		
"	Jan. 21, '92		
"	Aug. 16, '94		
"	Dec. —, '92		
Montreal	June 23, '88		
"	April 24, '92		
"	Nov. 8, '92		
"	Feb. 27, '93		
"	April 14, '92		
"	July 5, '93		

The Canadian Bank of Commerce—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			7,053 62	
	McBride, Pat			30 25	Montreal
	Anderson, J. F			12 18	"
	Badeau, A			13 00	"
	Stewart, Jno			3 65	"
	Delarge, A			5 77	"
	Casselman, C			1 15	"
	Desrosiers, L. J			3 54	"
	Jesselsen & Co			2 00	"
	Lafontaine, R			1 82	"
	Morgan, W			47 50	Norwich
	Allen, Jas			2 42	Orangeville
	Brown, Geo			4 40	"
	Liddell, W. F			2 66	"
	Mills, J			6 90	"
	Perratt, M			1 31	"
	Strycker, H			1 28	
	Wright, Jos			1 25	
	Ferguson, Jno			7 25	Caledon
	Watson, Sarah			1 41	Orangeville
	Gordon, Robt			1 39	"
	Hughson, Alex			2 20	"
	Will, G. B			2 85	Amaranth Station
	Davidson, L. B			9 99	Camilla
	Holden, Mrs. R			2 97	Orangeville
	McCarston, E			1 99	Mono Centre
	Bourget, J			6 48	Ottawa
	Bruce, G. C			2 30	"
	Sparrow, C			2 62	"
	Eastwood & Boyden			2 18	"
	Hill, W			112 20	Chelsea
	Young Bros., estate of			1 40	Paris
	Fisher & Griffiths			3 76	Peterboro
	Dean, M. P			7 04	"
	Dobbin, Jno			1 13	"
	Redpath, W			1 74	Keene
	Dixon, Mrs. M			7 10	Peterboro
	Young, Eliz			63 28	"
	Filion, Geo			263 23	Haliburton
	McNaughton, J			5 10	Thorold
	Ptolemy, J. H			1 64	"
	Lasson, Hy			11 09	Allanburg
	Brown, Alex			58 63	Thorold
	Wondo, M			1 44	"
	McFarland, Mrs. A. M			3 26	"
	H. B. Morton, assignee est. Thomas			427 85	St. Catharines
	McDougall, John			16 16	Sarnia
	Sidney, Hannah			9 58	Bayfield
	Kellum, Geo			9 00	Simcoe
	Winter, Eliza			10 00	"
	Chappell, W			6 30	Vittoria
	Gamble, Jos			19 23	Simcoe
	Pitcher, L			1 69	Wilsonville
	Tunstall, A			4 00	Brantford
	Cooper, Jas			3 70	Stratford
	Bunsche, J			1 03	Milverton
	Carried forward			8,288 91	

SESSIONAL PAPER No. 7

Banque Canadienne de Commerce.

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	Month Year		
Montreal	Aug. 4, '94		
"	Mar. 6, '95		
"	Oct. 5, '94		
Chaboillez Sq	July 20, '93		
"	Mar. 16, '93		
St. Lawrence St.	" 6, '93		
"	June 14, 94		
"	Jan. 3, '93		
"	Sept. 18, '95		
Norwich	July 15, '82		
Orangeville	" 2, '83		
"	" 2, '83		
"	Oct. 6, '84		
"	July 14, '83		
"	Jan. 30, '82		
"	Feb. 17, '80		
"	June 9, '84		
"	April 21, '73		
"	Mar. 11, '75		Dead.
"	Apl. 13, '75		
"	Mch. 31, '79		Dead.
"	Aug. 1, '77		Dead.
"	Dec. 10, '80		
"	Feb. 6, '82		Dead.
"	Dec. 20, '88		
Ottawa	July —, '74		Dead
"	Dec. 17, '75		
"	Apr. 28, '76		
"	May 26, '77		
"	July 13, '94		
Paris	Aug. 6, '81		Inso. ven
Peterboro	Oct. 31, '70		
"	Dec. 2, '80		
"	Apr. 23, '92		
"	Dec. —, '93		
"	Feb. 1, '93		
"	May 30, '97		
"	Dec. 5, '98		
Thorold	Mar. 26, '77		
"	June 10, '76		
"	" 22, '85		Dea
"	" 22, '85		
"	Feb. 14, '85		
"	Apr. 27, '76		Dead.
St. Catharines	Mar. 5, '84		
Sarnia	Oct. 2, '72		
Seaforth	Mch. 9, '96		
Simcoe	Apr. 9, '78		
"	Aug. 14, '86		
"	Nov. 24, '71		
"	Dec. 11, '95		
"	Jan. 23, '95		
"	Dec. 11, '95		
Stratford	Aug. 4, '80		
"	Jan. 30, '83		

Canadian Bank of Commerce—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			8,288 91	
	McInnes, R. C. & Emma			1 65	Stratford
	Fraser, J. H			5 04	"
	Bell, Wm			2 11	"
	Johnston, Alex			1 16	Strathroy
	McDonald, Mrs. J., in trust			8 26	Sault Ste. Marie
	Jamieson, W			6 91	"
	McDonald, Julia A			2 10	"
	Elmslie, J. A			5 76	"
	Wright, H. J			1 16	"
	McQuarrie, Sarah			2 16	"
	Montague, T. D			41 51	"
	Martin, E. F			1 67	Toronto
	Evans, Mrs. J			2 63	"
	Adamson, J			1 24	"
	Barnard, B			1 95	"
	Barry, J. W			4 91	"
	Danes, Margt			32 71	Belleville
	Burnell, M			95 30	Toronto
	Carre, W			2 07	"
	Capling, H			1 65	"
	Clements, C. R			4 54	"
	Cumming, M			1 54	"
	Craig, J. R			4 18	"
	Flood, R			2 98	"
	Wood, G., trustee			2 57	"
	Lloyd, W. & A., assignees			1 79	"
	Robins, W., assignee			11 29	"
	Kerr, J., est. Randolph			4 34	"
	Graham, R			5 16	"
	Hendry, W. F. & R			6 14	"
	Howard, W. P., trustee			25 08	"
	Knox, T. D. & Co			2 95	"
	Lamb, J			1 15	"
	Matthew, J. W			4 08	"
	Meredith, T			1 59	"
	Milligan, W. A			4 84	"
	Pacific Junction Ry			47 42	"
	Pearson, Jno			1 90	"
	McCormack, C			63 00	"
	O'Hanley, J. M			1 60	"
	Rogers, Sam			1 53	Cincinnati
	Sloed, A			2 09	Toronto
	Small, J. C			1 73	"
	Smith, A. M			1 71	"
	Sutherland, D			2 14	"
	Thomas, W			1 53	"
	Tor House Building Socy			1 98	"
	Turner, J			5 30	"
	Turner, A. M			2 38	"
	Youmans, estate J. H			3 71	"
	Villiers & McCord			1 95	"
	English and Colonial Ins. Co			1 52	"
	Carpmael & Co			3 62	"
	Ryder, J			5 41	"
	Shields, J			1 17	"
	Carried forward			8,746 77	

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	Month Year		
Stratford	Feb. 4, '91		
"	Aug. 26, '85		
"	Oct. 3, '96		
Strathroy	Feb. 28, '91		
Sault Ste. Marie	July 19, '94		
"	Sept. 10, '94		
"	Feb. 2, '95		
"	Aug. 3, '95		
"	" 5, '95		
"	Jan. 23, '97		
"	Feb. 5, '98		
Bloor and Yonge	Oct. 10, '90		
Toronto	Feb. 11, '69		
"	July 3, '68		
"	Dec. 31, '73		
"	Apr. 3, '70		
Belleville	Dec. 29, '98		
Toronto	Oct. 4, '79		
"	Nov. 6, '72		
"	Oct. 16, '71		
"	May 21, '79		
"	July 25, '72		
"	Apr. 19, '77		
"	Nov. 2, '72		
"	June 28, '80		
"	" 17, '80		
"	Jan. 25, '79		
"	May 27, '79		
"	Oct. 31, '71		
"	Apr. 27, '72		
"	June 25, '74		
"	Dec. 20, '70		
"	June 28, '73		
"	Nov. 20, '73		
"	" 4, '70		
"	Mar. 23, '81		
"	July 20, '72		
"	" 2, '68		
"	Aug. 23, '70		
"	Apr. 29, '75		
"	Dec. 30, '75		
"	June 26, '68		
"	April 13, '80		
"	Oct. 1, '70		Dead.
"	April 25, '72		
"	Dec. 27, '75		
"	Nov. 15, '80		
"	Apr. 26, '73		
"	" 27, '75		
"	" 30, '72		
"	July 25, '70		
"	Jan. 14, '82		
"	Aug. 22, '82		
"	Dec. 18, '82		
"	Nov. 10, '82		

The Canadian Bank of Commerce—

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		$ cts.	$ cts.	$ cts.	
	Brought forward			8,746 77	
	Davidson, W. E			11 95	Toronto
	Harding, G			3 87	"
	Hawley, J			4 68	"
	Sutton & Angus			10 40	"
	Parker & Laird			2 04	"
	Webster, J			1 75	"
	Youell & Harvey			1 91	"
	Kerr, J., assignee			6 98	"
	Jenkins, J., assignee			23 45	"
	Phillips, J. W			4 87	"
	Colbrain, Alex			1 50	"
	Hays, R			1 49	"
	Denny, J. R			2 23	"
	Jones, J. W			6 36	"
	Palmer, J			1 70	"
	Shelburne, E. E			1 08	"
	McKenzie, Wm			1 08	"
	Jones, H. E			8 38	"
	Grant, J. H. & Co			1 57	"
	Laird, R			12 78	"
	Ross, Mrs. Mary			4 50	"
	Armstrong, J. B			1 12	"
	Spencer, L			1 98	"
	Godfrey, A. L			1 11	"
	Carman, W. H			1 60	"
	Watson, Annie D			6 91	"
	Scroggie, G. E			2 17	"
	Warburton, Mrs. M			1 29	Willson
	Glazebrook, H			2 03	Deer Park
	McIvor, C. J. B			3 19	Toronto
	Riddle, M. R			11 05	"
	J. F. Travers and Hy. Barber, assignees			3 90	"
	Foxwell, Albert			4 76	"
	Gamersoll, Jno			1 87	"
	Thompson, D			5 68	"
	Sanders, A. E			1 45	Buffalo
	Teamsters Union			5 00	Toronto
	Manning, H. W			10 00	"
	Phillips, W. J			5 00	"
	Smith, W. E			1 83	"
	West, E			12 38	"
	Kennedy, J			2 71	"
	Todd, H. E			2 65	"
	Dalton, E. H			1 34	"
	Sparrow, E. M			2 08	"
	Baker, T. A			1 15	"
	Porter, Gertrude			28 68	"
	Veitch, A., treasurer			7 46	"
	Thompson, Sarah			1 14	"
	McCarthy, Kate			1 10	"
	Anderson, D			2 32	"
	Maple Leaf Assembly Loyal Provident Union			1 47	"
	Carried forward			8,997 76	

SESSIONAL PAPER No. 7

Banque Canadienne de Commerce.

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	Month Year		
Toronto	Oct. 29, '83		
"	Aug. 7, '84		
"	June 26, '84		
"	Nov. 2, '69		
"	" 17, '85		
"	Jan. 7, '90		
"	Apr. 28, '89		
"	July 28, '82		
"	Jan. 7, '83		
"	Nov. 30, '85		
"	Sept. 25, '91		
"	Nov. 30, '91		
"	Feb. 28, '91		
"	May 3, '92		
"	Feb. 3, '92		
"	Jan. 3, '92		
"	Oct. 30, '93		
"	July 26, '93		
"	Sept. —, '93		
"	Aug. —, '93		
"	April —, '94		
"	" 26, '94		
"	June 4, '94		
"	July 4, '95		
"	Dec. 21, '96		
"	" 4, '96		
"	Nov. 12, '96		
"	Aug. 2, '97		
"	Feb. 20, '97		
"	Jan. 20, '97		
"	July 26, '97		
"	" 27, '97		
"	Jan. 7, '98		
Broadview and Queen	Feb. 11, '79		
"	June 2, '90		
"	Nov. 10, '93		
"	Apr. 5, '94		Union ceased to exist.
Spadina&College	Feb. 12, '90		
"	July 31, '90		
"	Nov. 10, '90		
"	Mar. 28, '91		
"	June 6, '81		
"	April 14, '92		
"	Feb. 18, '94		
"	Aug. 31, '96		
"	May 23, '96		
"	July 23, '98		
"	May 31, '98		
Parliament St.	Jan. 25, '92		
"	Oct. 3, '92		
"	July 71, '95		
"	May 14, '95		

The Canadian Bank of Commerce—

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		$ cts.	$ cts.	$ cts.	
	Brought forward			8,997 76	
	Wilson, Thos			1 11	Toronto
	Kiernan, W. H			1 10	"
	Johnson, H. G			1 07	"
	Huxtable, Wm			2 46	"
	Levian, M. & Co			30 51	"
	Kirkland, Jas			30 00	"
	Nokes, Edw			4 89	"
	Loram, A			3 44	"
	Lewis, R			1 32	"
	McBride, W			12 33	"
	Jacobs, F			2 45	"
	Palmer, Mrs. M. E			15 19	"
	McCarter, Chas			7 60	Durham
	Bush, C. L			2 12	Windsor, Ont.
	Scott, Eliz. M			79 62	"
	Nanten, Carrie			1 16	"
	Smith, S			1 83	"
	Winter, W. J			1 18	"
	Blackfield, Mary			1 11	"
	Hurst, F			2 25	Sandwich
	Wye, L. A			1 62	Amherstburg
	Wye, S. R			3 31	"
	Crevier, V. A			14 08	Windsor, Ont.
	Franks, A			9 17	Lower Fort Garry
	Bell, Wm			4 99	Maple Creek
	Ross, W. S			8 85	Chicago
	Castle, Hy			1 35	Woodstock
	Austen, T. H			10 02	"
	Bruce, Jas			34 16	"
	Hinton, Jas			4 09	"
	Wilson, J. H			11 25	"
	Fairgrieve, F. J			1 52	"
	West, W			87 29	Strathallan
	Brock, J. W			1 08	Ann Harbour
	Muma, E. J			9 50	Drumbo
	Tallon, M			59 38	Woodstock
	Assignees J. Wilkie and B. S. Levy			45 84	Victoria
	Brown, Jno			29 75	"
	B. C. Mining Co			16 18	"
	M. G. Begbie, account Hermann			108 40	"
	Coburn, Nellie			19 75	"
	Cheyne, A			3 53	"
	Dixon, C. P			5 48	"
	Davies, H. F			24 87	"
	Francis, E. H			10 50	"
	Groff, J. W			3 50	"
	Haney, M. J			19 13	Seattle
	Neville, T			1 39	Salt Spring Island
	Holbrook, S			7 96	Victoria
	Johnson, D			29 01	"
	Holm, P			100 00	"
	Muskett, Geo			924 67	"
	McGaulay, S			326 06	"
	Paterson, Jas			34 50	"
	Price, Thos			100 00	"
	Carried forward			11,272 68	

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	Month Year		
Parliament St...	Aug. 28, '97		
" ..	Nov. 13, '97		
" ..	" 30, '97		
Market	Aug. 9, '93		
"	Jan. 6, '94		Failed and left.
"	Feb. 18, '96		
Yonge & College	June 27, '93		
" ..	" 3, '93		
" ..	Jan. 10, '95		
" ..	Oct. 21, '95		
" ..	Mar. 20, '97		
" ..	April 4, '98		
Walkerton.....	Nov. 3, '77		
Windsor, Ont...	May 5, '79		
" ..	Dec. 31, '80		
" ..	June 20, '90		
" ..	Jan. 10, '83		
" ..	April 28, '92		
" ..	July 21, '92		
" ..	Oct. 10, '91		
" ..	Nov. 6, '94		
" ..	Aug. 19, '94		
" ..	Oct. 4, '98		
Winnipeg.....	April 7, '96		
"	July 6, '97		
"	" —, '98		
Woodstock.....	Mar. 3, '81		
"	Jan. 6, '79		
"	Sept. 29, '79		
"	May 3, '83		
"	Jan. 30, '76		
"	" 30, '76		
"	Nov. 29, '79		
"	July 23, '80		
"	May 30, '89		
"	April 18, '90		Dead.
Victoria, B.C...	Dec. 31, '68		
"	Jan. 23, '89		
"	" 24, '86		
"	Nov. 28, '72		
"	Aug. 9, '95		
"	" 19, '92		
"	Dec. 7, '95		
"	Oct. 30, '91		
"	Jan. 10, '95		
"	" 3, '89		
"	May 13, '88		
"	Dec. 3, '91		
"	Nov. 1, '92		
"	Feb. 8, '93		
"	Nov. 6, '76		
"	Feb. 8, '92		
"	May 9, '93		
"	Dec. 17, '89		
"	Sept. 2, '76		

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		$ cts.	$ cts.	$ cts.	
	Brought forward			11,272 68	
	Symon, P			6 20	Victoria
	Strouss & Co			9 25	"
	Sheldon, A. A			5 55	"
	Vancouver Rowing Club			94 00	"
	Williams, C			63 55	Colwood
	Wood, Miss H. M			50 18	Victoria
	Watson, Mrs. M			10 25	"
	Higginbottom, R. W			1 59	"
	Pacific Club			2 05	"
	Merchants Exchange Club, in liquidation			77 19	"
	Anderson, Mrs. H. N			8 15	"
	Harper, Jas			1 10	"
	Hekler, Jos			100 00	"
	Hastings, Mamie			5 61	"
	Dean, R. per J. Main			8 00	"
	Johnson, L			5 00	"
	A. H. Scaife, liquidator Point Comfort Hotel			63 94	Plumpers Pass
	Kinsey, Minnie			131 69	Victoria
	Dunnett, Geo			874 53	"
	Stovin, F. R			17 92	Victoria College
	Marshall, Victoria			342 69	Hope, B.C.
	Little, Wm			85 34	San Francisco
	Harvey, Jas			17 78	Nanaimo
	Hensworth, F. G			4 65	"
	Jacobson, J. H			3 25	"
	Lindsay, W. A			19 05	Wellington
	Lister, Eliz			1 15	Nanaimo
	Martin, S. F			9 53	Victoria
	Martin, Thos			9 13	Nanaimo
	Rutledge & Co			5 96	Victoria
	Wilson, Jno			1 10	Gabriola Island
	Luther, M. R			9 60	Ainsworth
	McRae, D			20 00	Kaslo
	Hall, Jno			11 53	Colville, Wash
	Schoenberger, C			17 00	Nelson
	Frederickson, N			200 00	"
	Thomas, Geo			64 75	"
	Presley, B. D			29 25	Kaslo
	Taylor, W. H., agent			5 70	"
	Burns, N			2,115 00	Portland
	Burns, N			430 00	"
	Gemmell, A			300 00	"
	Young, M			188 85	"
	Grappo, G			90 00	"
	Rhoads, F. D			300 00	"
	Himan, L			1,200 00	"
	Rilson, Edw			550 00	"
	Cameron, J. D			140 00	"
	Cosgrove & Co			10 00	San Francisco
	Anderson, W			6 70	"
	McIntosh, R			8 33	"
	McIntosh, R. V			9 50	"
	Burrows, W. F			7 00	"
	Carried forward			19,021 27	

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	Month Year		
Victoria, B.C....	May 13, '88	.....	
"	Sept. 29, '94	.....	
"	Aug. 3, '89	.....	
"	Mar. 29, '73	.....	
"	Nov. 16, '93	.....	
"	April 4, '93	.....	
"	June 21, '92	.....	
"	Aug. 14, '96	.....	
"	Sept. 12, '96	.....	
"	Mar. 28, '96	.....	
"	Sept. 18, '96	.....	
"	April 3, '96	.....	
"	May 4, '96	.....	
"	Sept. 20, '97	.....	
"	Mar. 2, '98	.....	
"	May 25, '98	.....	
"	Nov. 13, '97	.....	
"	Oct. 28, '98	.....	
"	Feb. 19, '98	.....	
"	May 23, '98	.....	
"	Nov. 11, '98	.....	
"	" 23, '98	.....	
Nanaimo, B.C..	Dec. 7, '89	.....	
" ..	Mar. 11, '90	.....	
" ..	June 27, '88	.....	
" ..	Sept. 29, '92	.....	
" ..	Aug. 10, '93	.....	
" ..	April 6, '91	.....	
" ..	July 9, '95	.....	
" ..	Mar. 24, '91	.....	
" ..	Jan. 18, '97	.....	
Nelson, B.C ..	Aug. 26, '96	.....	
"	Jan. 5, '94	.....	
"	May 25, '94	.....	
"	Oct. 2, '94	.....	
"	July 13, '94	.....	
"	Feb. 8, '97	.....	
"	Nov. 17, '97	.....	
"	Oct. 22, '97	.....	
Portland, Ore...	Mar. 22, '78	.....	
" ..	May 22, '78	.....	
" ..	July 14, '87	.....	
" ..	Jan. 22, '92	.....	
" ..	Oct. 10, '95	.....	
" ..	Dec. 28, '96	.....	
" ..	June 4, '75	.....	
" ..	Feb. 13, '95	.....	
" ..	Mar. 23, '98	.....	
San Francisco ..	Jan. 10, '76	.....	
" ..	July 30, '75	.....	
" ..	Aug. 29, '88	.....	
" ..	" 29, '88	.....	
" ..	June 28, '89	.....	

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		$ cts.	$ cts.	$ cts.	
	Brought forward			19,021 27	
	Meredith, E. W			24 25	England
	Pike T. L			1,200 00	San Francisco
	Pascoe, Jas			170 00	"
	Booth, Jno			150 00	"
	Cormac, Jas			50 00	"
	Cormac, Jas			60 00	"
	Exchange Bank			10 00	Chicago
	Fitch, N. F			4 19	"
	McGregor, Jas			5 23	"
	Walker, E			31 51	"
	Watts, W. L., Sci. Club			75 87	"
	Yands, Rock & Co			11 99	"
	Yeo, —			49 75	"
	Hyland, W. C			228 69	New York
	O'Connor, R. E. & Co			4 46	"
	Thompson, Geo			4 45	"
	Smith, T			134 00	"
	Carmichael, Thos			5 33	"
	A. G. Aldridge, act. A. C. Perry			23 62	Vancouver
	Atherton, E. A			10 00	"
	Berwick, E			4 92	"
	Burns, G			6 00	"
	Cartier, H. G. & Sons			5 00	"
	Clancy, P			7 40	"
	Colborn, J. W			9 75	"
	Finney, J. A., in trust			4 15	"
	Goodwin & Arkell			6 07	"
	Hamilton, P. S			5 70	Nakusp
	Hanson, J. C			5 29	Vancouver
	Henderson, Geo			25 10	Seattle
	Johnston, A. G			99 75	Vancouver
	Johnston, K			21 00	"
	Kearns, H			14 00	"
	Latimer, F			23 00	"
	Mackenzie, J. F			7 22	"
	Rae, J. D			4 89	"
	Steveston Nat. Gas Co			5 00	Steveston
	Storey, J			5 86	Vancouver
	Hooper, R. J			11 40	"
	Brown, Mary			70 00	"
	Ellis, O			89 40	Mount Pleasant
	Ellis, Mrs. Louisa			5 65	"
	Wright, Wm			271 40	Vancouver
	Brehant & Dickey			7 52	"
	Can. Linseed Oil Mills Co., Ltd			7 54	Mission City
	Bowes, A			1 30	Vancouver
	Can. Prospecting Co			20 95	"
	Christ Church Bldg. Co			6 50	"
	Diplock Book & Stationery Co			87 76	"
	Ferguson, J			78 45	"
	Finley, —			1 30	"
	Gold, L			15 13	"
	Haslam, Sam			150 00	"
	Noon, E. A			1 30	Port Moody
	Perry, Mrs. C			1 20	Vancouver
	Carried forward			22,361 51	

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	Month Year		
San Francisco ..	Sept. 25, '96		
" ..	Jan. 31, '93		
" ..	Nov. 15, '92		
" ..	May 4, '95		
" ..	June 14, '98		
" ..	Dec. 27, '98		
Chicago			
"			
"			
"			
"			
"			
"			
New York	May 22, '87		
"	Dec. 20, '79		
"	July 13, '76		
"	April 15, '73		
"	Nov. 24, '83		
Vancouver.	Feb. 21, '89		
"	Sept. 21, '93		
"	Mar. 5, '90		
"	" 10, '93		
"	July 30, '87		
"	Mar. 10, '93		
"	" 10, '93		
"	July 30, '87		
"	" 6, '89		
"	Dec. 19, '95		
"	Nov. 24, '91		
"	July 30, '95		
"	Sept. 21, '92		
"	Mar. 10, '93		
"	Oct. 8, '92		
"	Mar. 10, '93		
"	Jan. 3, '90		
"	Sept. 30, '93		
"	April 27, '92		
"	May 25, '88		
"	Dec. 20, '88		
"	Jan. 12, '90		
"	Mar. 23, '96		
"	Jan. 14, '96		
"	Mar. 6, '93		
"	Oct. 22, '96		
"	Mar. 17, '96		
"	April 20, '97		
"	July 19, '97		
"	Oct. 23, '96		
"	Nov. 29, '97		
"	May 17, '97		
"	June 29, '97		
"	Aug. 27, '97		
"	Feb. 13, '97		
"	July 3, '97		
"	April 30, '97		

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		$ cts.	$ cts.	$ cts.	
	Brought forward			22,361 51	
	Watts, W. L			62 25	Vancouver
	Steves, J. M			2 50	Steveston
	Brindley Mills Syndicate			25 67	Glonora
	Davies, G. R., agent			5 60	Vancouver
	McCormack Bros			7 58	White Rock Bay
	McIntosh, F			5 85	Mount Pleasant
	Myles, W. E			191 02	Vancouver
	Preston, W			5 04	Mount Pleasant
	Reynolds, O			6 50	Vancouver
	Thorpe, Rich			49 32	"
	Ross, S			3 75	Halifax
	Perrett, Geo			4 25	Antigonish
	McLean, K. W			31 00	Riversdale
	Doran, Kate			27 00	Windsor
	"			148 00	"
	Salter, R. L. & Bessie			500 00	Hantsport
	Jenks, Stuart			100 00	Amherst
	Jenks, Mrs. E. A			30 00	"
	" "			25 00	"
	Kitchen, Angelina			133 02	Harrisburg
	Kearney, Bridget			70 05	Harwich
	Hamilton, Jas			10 37	Collingwood
	Chamberlain, Jno			106 35	Halifax
	President & Secretary of Labourers Union			95 48	"
	Grant, Jno			23 82	Illicillewaet, B.C
	Youngs, Fred. E			18 18	Quesnelle
	Ployart, Grace, in trust			13 97	Kamloops
	Morse, F. B			49 50	Nelson
	Marshall, Laura			51 87	"
	St. Jean, L			200 00	Sandon
	Brown, G. M			85 00	"
	Morrison, K. J			79 00	"
	Porter, W. H			55 00	Spencers Island
	Birdsall, R. B			15 12	Birdsall
	Ross, Catherine			134 05	Peterboro'
	Stalker, Don M			18 63	Duluth
	Connor, Jos			72 40	Sprague
	Alexander, Jas. S			201 73	Detroit
	Whelan, Hattie			13 47	Toronto
	" W. F., in trust			13 50	"
	Madden, Thomas			3 47	"
	Kordell, Geo. H			34 46	"
	Weaymouth, Ellen			5 60	"
	Saunders, Mrs. M			18 74	"
	Brown, W. H			5 87	"
	Broughton, J. A			4 72	" Junction
	Black, Ab H			228 14	Cardinal
	Smith, Maria			16 00	Truro
	Cross, Mrs. Lena C			25 59	Windsor, Ont
	Sanford, H. B			50 00	Hilford
	McMillan, Minnie			127 83	Detroit
	West, A			6 79	New Westminster
	Carried forward			25,579 56	

SESSIONAL PAPER No. 7

Banque Canadienne de Commerce.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Vancouver	Nov. 28, '90		
"	Mar. 16, '97		
"	June 2, '98		
"	Feb. 17, '98		
"	Dec. 20, '98		
"	Feb. 17, '98		
"	Mar. 14, '98		
"	April 19, '98		
"	July 27, '98		
"	June 2, '98		
Halifax, N.S.	Apl. 14, '98		
Antigonish	Aug. 2, '97		
Truro	Sept. 2, '98		
Windsor, N.S.	July 29, '96		
"	May 14, '98		
"	Oct. 26, '98		
Parrsboro	Aug. 11, '97		
"	Sept. 11, '97		
"	Apr. 13, '98		
Brantford	Jany. 10, '99		
Chatham	July 12, '99		
Collingwood	April 28, '98		
Halifax	July 20, '99		
"	Sept. 8, '99		
Kamloops	— '99		
"	— '99		
"	— '99		
Nelson	Oct. 7, '99		
"	Mar. 26, '96		
"	April 30, '99		
"	July 31, '99		
"	Dec. 26, '99		
Parrsboro	May 30, '99		
Peterboro	Aug. 5, '99		
"	Feb. 16, '99		
Sault Ste. Marie	Mar. — '99		
"	May 31, '99		
Strathroy	Sept. 29, '98		
Toronto	Nov. 1, '99		
"	" 1, '99		
Broadview and Queen	Feb. 14, '99		
" "	Aug. 30, '99		
" "	Nov. 30, '99		
Market	May 25, '99		
Yonge & College	Nov. 1, '99		
Toronto Junct.	April 24, '99		
"	Nov. 30, '99		
Truro	July 28, '99		
Walkerville	May 11, '98		Dead.
Windsor, N.S.	June 7, '99		
" Ont.	Nov. 30, '99		
New Westminster	— '99		

Canadian Bank of Commerce—

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		$ cts.	$ cts.	$ cts.	
	Brought forward			25,579 56	
	McQuarrie, Jas.			9 24	New Westminster
	Olsen, Harold			233 67	"
	McBride, J. W.			172 00	Boston, Mass
	Woodworth, Jos. H.			30 00	Delhaven
	Neville, C. W. A.			38 58	Vancouver
	Dundordale, Dora M.			23 35	Victoria
	Grant, P. L.			9 90	"
	McNeill, A. H.			9 75	"
	Eyre, H.			15 00	"
	Brockway, Mabel.			5 61	"
	Lanmaster, Mary A.			830 13	Seattle
	Harris, D.R., 'G. Montobia Estate'			23 73	Victoria
	Stone, Fred.			1,000 00	Nelson
	Bennett, F. J. H.			6 29	Knox College
	Moore, Louisa			114 82	Toronto
	Clithers, Thos. J			66 17	Poor House
				$28,167 80	
	B. C. Smelting Co., in liquidation			£1 12 11	
	Bennett, Jno.			1 6 6	Bow Lane, Cheapside
	Alaska Gold Co.			1 6 5	Portland, Ore.
	Klondyke & N. W. Territories Exploration Co., Ltd			15 5 1	
	O'Kanagan & Kootenay Development Syndicate, Ltd			2 9 4	
	Minerals Development Co. of British Columbia, Ltd			4 4 6	7 Queen St., London, E.C.
				£26 4 9	
	Dean, Mrs. Nancy		4 13		Nelson
	Merritt, Geo		22 74		"
	Russell, James		37 20		Hamilton
	Beehig, Jas.		0 75		London
	Mitchell, Jas.		3 02		"
	McDougall, Jno.		1 69		Kamoka
	McKellar, John.		0 65		"
	Rudd, C. B.		0 67		London
	Schultz, R.		0 67		McGillivray
	Beehig, Jas.		0 60		London
	Elliott, Wm		3 66		"
	Rudd, C. B.		0 80		"
	Beehig, Jas.		0 60		"
	Atkinson, J. F.		3 28		Mitchell
	Beehig, Jas.		0 60		London
	Campbell, Mrs. E.		12 00		Ingersoll
	Keays, R. F.		0 40		Arva
	Atkinson, J. F.		4 00		Mitchell
	Dickson, J. G.		6 00		Niagara
	Walker, J. D.		3 00		Hamilton
	Edwards, Lillias		8 00		Seneca
	Morrin, Jno. & H. McColl.		5 25		Belle Rivière
	Carried forward		$122 71	28,167 80	
	"			26 4 9	

SESSIONAL PAPER No. 7

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	Month Year		
New Westminst.	— '99		
" " ..	— '99		
Canning	July 26, '99		
"	Dec. 21, '99		
Vancouver	June 1, '99		
Victoria	May 19, '98		
"	April 20, '99		
"	Jany. 12, '99		
"	Nov. 27, '99		
"	Dec. 20, '99		
"	Nov. 14, '99		
"	Jany. 16, '99		
"	Aug. 9, '99		
Spadina&College	Mch. 3, '99		
" " ..	Mar. 7, '99		
Simcoe..	Nov. 30, '99		Dead.
London, Eng	Jan. 25, '90		
"	July 13, '92		
"	Oct. 22, '89		
"	Dec. 20, '97		
"	July 24, '98		
"	Jan. 24, '98		
	Jan. — '68		
	" — '68		
	" — '68		
	" — '68		
	" — '68		
	" — '68		
	July — '68		
	" — '68		
	" — '68		
	Jan. — '69		
	July — '69		
	" — '69		
	" — '69		
	" — '69		
	" — '70		
	" — '71		
	" — '73		
	" — '81		
	Dec. — '97		

Canadian Bank of Commerce—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward		122 71	28,167 80	
	"			£26.4.9	
	Johnson, Jas.		£8 15 0		
	Spencer, W.		7 13 0		
	Roe, E. T., M.D.		8 0 0		Warnford Court
	Emmins & Cheesewright.		19 16 0		Ludgate Hill, E.C.
	Beveridge, Margt.		2 0 0		
			£46 4 0		
	Purchasers.				*Payee.*
60,619		105 00			
69,583		37 50			
6,675	D. Campbell	14 75			D. Campbell
6,694	D. Campbell	2 51			"
81,583		45 41			
15,182		81 13			
1,607		50 10			
49,741		39 85			
310		57 19			
88,089		7 30			
7,116		100 00			
715	W. B. Hamilton	39 43			Wm. Shaw
265	J. Manson	10 00			J. M. Pattee
4,612		10 00			
10,869		20 00			
40,731	Jno. Battle	20 00			W. H. McMonegal.
36,663	A. Messeur	50 00			Ven Mother Caroline
2,815	Jno. Lewis	10 00			Jno. Lewis
14,308	F. H. Rous & Co.	26 00			F. H. Rous & Co.
4,498	A. Wender	99 37			T. B. Snyder
8,703	A. Meinke	40 00			Sutter Bros
35,905	J. S. Betzuer	13 75			Mennonite Pub'g Co.
74,603	J. H. Meyer	5 00			F. E. Frost & Co.
30,591	J. C. Fox	34 81			W. H. Patterson & Co
73,069		56 00			
75,914	Wm. Hodgson	50 00			Dav. Hodgson
2,524		10 00			
1,137	Jno. White	20 00			Jno. White
1,133		100 00			
49,348	Geo. Watson	52 40			D. W. Heron
6,372		414 96			
4,843		9 65			
680		15 00			
5,993		1 04			
30,243		25 09			
80,288		25 25			
35,493		50 00			
38,004		50 00			
3,051	American Pill Co	15 00			American Pill Co
7,212		14 60			
35,998		8 85			
33,593		6 43			
28,508	Hunsperger, J.	5 00			Louisa Hunsperger.
51,586		25 64			
	Carried forward	1,873 92	122 71	28,167 80	
	"			£26.4.9	

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	Month Year		
.....	.....	.....	Dead, Miss A. C. Johnson, Executrix.
.....	.....	.....	Bankrupt, A. C. Jeffrey, Assignee.
.....	.....	.....	Dead.
.....	.....	.....	
.....	.....	.....	Dead, Janet Branton, Administratrix.
Toronto	May 10, '83	Walkerton	
"	Jan. 24, '76	London	
Hamilton	Feb. 3, '86	Windsor, Ont	
"	" 3, '86	"	
Simcoe	Apr. 8, '76	Hamilton	
Orangeville	May 2, '84	"	
Dunnville	Aug. 29, '85	New York	
Orangeville	Dec. 5, '80	Montreal	
Simcoe	Mar. 17, '72	New York	
"	May 5, '80	"	
Guelph	June 12, '72	"	
Collingwood	July 24, '72	"	
"	Feb. 22, '76	"	
Cayuga	May 12, '76	"	
Lucan	Dec. 7, '76	"	
Thorold	Oct. 4, '77	"	
Walkerton	Dec. 31, '78	"	
Belleville	Oct. 30, '80	"	
"	Nov. 3, '81	"	
Berlin	Apr. 11, '81	"	
"	Oct. 6, '81	"	
"	Jan. 30, '83	"	
"	May 31, '86	"	
Orangeville	Apr. 30, '84	"	
Brantford	July 6, '85	"	
Windsor	" 13, '85	"	
"	Oct. 2, '87	"	
Hamilton	June 14, '80	Ottawa	
London	Dec. 31, '80	Toronto	
Collingwood	May. 3, '83	"	
.....	.....	Chicago	
.....	.....	"	
.....	.....	"	
Barrie	Jan. 18, '89	Montreal	
Toronto	" 11, '90	"	
Berlin	Mar. 2, '94	"	
Simcoe	Jan. 2, '95	Hamilton	
London	Sept. 30, '91	New York	
"	June 22, '92	"	
Waterloo	Nov. 3, '92	"	
Woodstock	" 11, '92	"	
"	" 23, '93	"	
Ayr	June, 28, '94	"	
Windsor	May 20, '90	Toronto	

Canadian Bank of Commerce—

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	Purchasers.	$ cts.	$ cts.	$ cts.	*Payee.*
	Brought forward	1,873 92	122 71	28,167 80	
	"		£46 4 0	£26 4 9	
75,457		100 15			
53,863		20 00			
66,176		174 55			
86,000		4 00			
73,717		1 75			
88,026		97 75			
8,229		14 70			
91,267		26 25			
1,127		5 75			
3,939		40 00			
11,501		20 00			
373		8 46			
324	Oppenheimer Bros	10 00			Adele Davis
158	L. Gardner	11 00			R. Williamson
410		3 50			
15	A. E. Praeger	7 75			J. B. Sutphim
106	J. Euos	5 00			W. E. Dauphin
105	J. Payne	20 00			J. Payne
143	J. E. Moore	2 75			G. H. Getchell
309		200 00			J. Turner
11–24		35 00			
55		30 00			
29,074		19 35			
23–1227		250 00			J. Doig
32–1260		99 75			M. Moss
32–887		12 85			J. Mead, adm.
17		15 50			J. H. Boden & Co.
37–1303		3 00			"Coast Review"
34–65		7 71			Stonburner & Rich'ds
26–56		17 21			H. Carter
36–7		14 75			H. C. Tussing
37–64		50 00			
138		20 00			—— Jones
8		11 12			Nth. Am. Bk. Ch. Co
28,122		1 25			
38–65		50 00			
38–104		100 00			
221,509		54			
18,286		£ 4 0 0			
12,361		9 3 6			
13,908		10 2 8			
10,580		2 0 0			
3,347		5 0 0			
14,187		2 1 1			
15,237		10 2 8			
3,114		10 0 0			
1,970		10 0 0			
16,094		8 11 8			
3–25		5 0 0			
3–127		6 0 0			
1,498		1 0 0			
	Carried forward	3,385 31	122 71	28,167 80	
	"	£ 83 1 7	£ 46 4 0	£ 26 4 9	

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	Month Year		
Cayuga	May 21, '90	Toronto	
Brantford	Nov. 15, '92	Windsor	
Paris	Apr. 30, '96	New York	
Winnipeg	Oct. 14, '96	"	
Yonge & College	" 23, '96	"	
Simcoe	Apr. 14, '96	Toronto	
London	July 29, '96	"	
Guelph	Aug. , '96	"	
Hamilton	Sept. 15, '80	New York	
Toronto	June 17, '91	"	
"	Feb. 10, '92	"	
Victoria	Sept. 3, '86	Bk. of M. New York	
Vancouver	" 13, '94	New York	
Nanaimo	Nov. 12, '94	"	
New West'ster	Feb. 21, '95	Montreal	
Nanaimo	Nov. 16, '87	Bk. of M. Chicago	
"	" 4, '89	" "	
"	Jan. 20, '90	" New York.	
"	Oct. 23, '91	"	
"	May 3, '88	Victoria	
New York	June 6, '64	San Francisco.	
"	" 6, '64	"	
Goderich	Mar. 16, '97	Toronto	
San Francisco	Nov. 2, '84	Victoria	
"	Oct. 5, '93	"	
"	Aug. 19, '93	Portland	
"	May 27, '91	Bk. of M. Vancouver	
Portland	Dec. 15, '98	San Francisco,	
San Francisco	June 10, '95	New York	
"	Oct. 18, '87	Bk. of M. Montreal.	
Victoria	June 14, '97	Winnipeg	
B. B. C. Kaslo	Mar. 4, '88	Montreal	
San Francisco	Aug. 7, '97	Victoria	
Vancouver	June 8, '98	"	
Brantford	July 31, '99	Hamilton	
San Francisco	" 4, '99	Atlin	
"	Oct. 19, '99	Montreal	
Kamloops	Dec. 23, '99	"	
Montreal	Feb. 11, '93	Bk. of Scotland	
Woodstock	Sept. 30, '93	"	
Windsor	" 7, '94	"	
Sault St. Marie	Dec. 28, '94	"	
Toronto	Jan. 21, '78	"	
"	July 3, '78	"	
"	Feb. 6, '79	"	
"	Nov 5, '88	"	
"	Dec. 2, '89	"	
"	" 30, '91	"	
London, Eng	" 31, '79	San Francisco.	
"	" 31, '79	"	
"	" 31, '79	"	

Canadian Bank of Commeroe—

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		$ cts.	$ cts.	$ cts.	
	Purchasers.				*Payee.*
	Brought forward	3,385 31	122 71	28,167 80	
	"	£ 83 1 7	£ 46 4 0	£ 26 4 9	
20–201		10 0 0			
23–976		2 12 6			
31–192	Provincial Government	20 1 7			Lena M. Korpi
31–193	"	24 5 0			Kaisa H. Hetelo
31–438	J. Cereghino	1 0 0			A. B. Fontarnino
32–112	Nanaimo Relief Fund	2 5 9			Mary Evans
32–124	"	2 5 9			"
33–5	"	2 5 9			"
37–350	Meyer Wilson & Co	23 16 10			W. G. Groves
	Total	$3,385 31	$122 71	$28,167 80	
	"	£171 14 9	£46 4 0	£26 4 9	

I declare that the above statement has been prepared under my direction and is

We declare that the above return is made up from the Books of the Bank, and that

TORONTO, this 12th day of January, 1905.

SESSIONAL PAPER No. 7.

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	Month Year		
B. of Australasia	July 22, '87	San Francisco.....	
London, Eng...	" 22, '87	"	
Victoria	Mar. 16, '92	London, Eng.....	
"	" 16, '92	"	
Portland	Dec. 8, '92	"	
Nanaimo	Nov 30, '93	"	
"	Dec. 19, '93	"	
"	Jan. 23, '94	"	
Portland	Nov. 28, '98	....	

correct according to the Books of the Bank.

D. SIMPSON, *Chief Accountant.*

to the best of our knowledge and belief it is correct.

GEO. A. COX, *President.*

ALEX. LAIRD, *Asst. General Manager.*

THE ROYAL BANK

STATEMENT of Dividends and Drafts or Bills of Exchange remaining unpaid and which no interest has been paid

NOTE.—In case of Moneys deposited for a fixed period, the five

BANQUE ROYALE

ÉTAT des dividendes et traites ou lettres de change restant impayés et montants ou n'a été payé pendant

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Chisholm, C. C.			2 75	Antigonish
	DeLaurier C. L.			70 32	Tracadie
	DeLorey, H. H			65 00	"
	DeLorey, C. L.			50 00	"
	DeLaurier, C. L.			226 58	"
	Estate of McKenzie & Whidden, insolvent			0 53	Antigonish
	Estate Power & Wood, insolvent.			2 86	St. John's, Nfld.
	Fraser, Simon			209 00	Sydney
	McIsaac, M.			650 00	Camden
	McDonald, Simon.			66 00	Fraser's Grant
	McGillivray, J. A			38 00	Ohio.
	McGillivray, F.			150 00	"
	McMaster, John J			22 84	Pt. Hawkesbury
	Cowan, John.			500 00	Pokemouche
	Hughes, J. S., Mgr.			0 58	Tucapan, S.C., U.S.A
	McKay, H. S., Treasurer			8 57	Molega, N.S.
	Nicol, T. G.			0 48	Mahone Bay.
	Nictaux Railway awards.			85 07	"
	Partington, G. J			1 95	Whiteburn, N.S.
	Stearns, F. G., President			0 54	Middleton
	Bradshaw, Herbert.			1 48	New Glasgow, P.E.I
	Harper, John.			1 77	Charlottetown
	McNutt, Jane A.			100 00	"
	Lamontagne, E, R.			0 30	Quebec
	Cawley, Edward			1 00	Grand Forks.
	Cooney, Edward			650 00	"
	Jones, Fred.			65 00	"
	Almon, C. M.			0 19	Halifax.
	Bertram, Mrs. Kate.			102 25	"
	Devens, H.			16 57	"
	Elliott, Cap. G. T.			1 01	"
	Foster & Co.			5 37	"
	Carried forward.			3,096 01	

OF CANADA.

Amounts or Balances in respect to which no transactions have taken place, or upon for five years and upwards.

years are reckoned from the termination of said fixed period.

DU CANADA.

balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun intérêt cinq ans ou plus.

ans seront calculés depuis l'expiration de la dite période fixe.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Antigonish	Oct. 12, '97		
"	Aug. 22, '98		
"	Sept. 13, '99		
"	" 13, '99		
"	June 1, '97		
"	Feb. 7, '84		
"	" 15, '84		
"	Sept. 18, '99		
"	July 19, '97		
"	Apr. 24, '99		
"	May 15, '99		
"	Oct. 21, '99		
"	Nov. 30, '99		
Bathurst	July 17, '99		
Bridgewater	May 17, '98		
"	Oct. 25, '94		
"	Jan. 24, '91		
"	Feb. 13, '94		
"	Aug. 7, '94		
"	June 25, '84		
Charlottetown	Feb. 24, '99		
"	May 1, '99		
"	Sept. 14, '99		
Fredericton	Apr. 17, '99		
Grand Forks	Aug. 14, '99		
"	Apr. 24, '99		
"	June 19, '99		
Halifax	Mar. 5, '92		
"	Dec. 21, '99		
"	Nov. 16, '96		
"	May 10, '94		
"	July 26, '72		

The Royal Bank of Canada—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			3,096 01	
	Fulton, G			0 35	Halifax.
	Delaney, W			0 49	"
	Fraser, R. H			0 28	"
	Harton Fire Ladder Co			2 93	"
	King's Regt., Melville Island acct			0 38	"
	Imperial Federation League			4 70	"
	Lamont, W			0 02	"
	Latham & McCullogh			0 17	"
	Meloche, T. E			1 00	Montreal, West End
	Nova Scotia Condensing and Reducing Co			1 95	Halifax.
	Ozon, C. A			0 71	"
	Poulen, E			0 86	"
	Rutledge, W			1 49	"
	Scholey, E. D			2 00	"
	Twining, Wm., in trust			250 00	"
	Walker & Maling			3 04	"
	Hosking, Mrs. Mary, in trust for Charles W. Hoskin and Dora A. Gough			147 65	Bedford, N.S.
	Crowe, Allison			482 73	Londonderry
	Estate of Peter Swinehammer, deceased			150 00	Gold River.
	Estate Wm. Thistle, deceased			40 00	Selma
	Rohat, M. T. L			0 24	Montreal.
	Rudolph, L			1 03	"
	Baker, C			0 12	"
	Beemer H. J			5 70	"
	Keene Co., E. F			4 93	"
	School Commissioners, Vill. Dorion			26 27	"
	Ross, A			0 99	"
	McLaurin. J. R			0 47	"
	Hill, J. P			0 99	"
	McIver, C			4 24	"
	Starr Collar Box Co			3 62	"
	Thipton, F			4 51	"
	DesLauriers, J. E			4 80	"
	Campbell, J			6 10	"
	Chuckston, W			41 52	"
	Burton, D. R			44 95	Minneapolis
	Price, W. J			2 63	Montreal
	Sterling & Co			7 00	London, Eng.
	Wood Vulcanizing Co			1 90	Montreal
	Benjamin, E			4 27	"
	Fulton, E. M			0 90	"
	Halford, W. H			1 23	"
	Lawrie, W			0 17	"
	Cole Fare Box Co			15 25	"
	Dickson, A. H			2 06	"
	Featherstone, A. W			2 28	"
	Rudolph Bros			0 95	"
	Sudbury, J. P			0 24	"
	Stiles, J. H			0 95	"
	Paterson, F			0 28	"
	Osborne Hardy			1 79	"
	Carried forward			4,373 14	

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	Month Year		
Halifax	Dec. 7, '86		
"	Apr. 17, '99		
"	Nov. 13, '92		
"	Sept. 16, '95		
"	Aug. 9, '94		
"	May 31, '88		
"	Jan. 23, '91		
"	July 15, '92		
"	Nov. 20, '97		
"	June 8, '86		
"	Dec. 21, '90		
"	Aug. 14, '88		
"	Sept. 24, '74		
"	" 7, '94		
"	Oct. 28, '99		
"	Sept. 17, '96		
Londonderry	July 14, '98		
"	" 28, '99		
Lunenburg	June 24, '97		
Maitland	Sept. 14, '98		
Montreal	Jan. 30, '97		
"	Oct. 27, '97		
"	Nov. 30, '97		
"	Apr. 1, '97		
"	" 26, '97		
"	Jan. 30, '97		
"	July 16, 89		
"	Dec. 5, '89		
"	May 7, '90		
"	Aug. 27, '90		
"	Dec. 28, '91		
"	Feb. 25, '92		
"	Dec. 30, '92		
"	Feb. 12, '93		
"	" 21, '94		
"	May 25, '94		
"	Nov. 13, '94		
"	" 6, '94		
"	Oct. 24, '94		
"	" 23, '94		
"	June 28, '94		
"	Mar. 26, '94		
"	Feb. 21, '95		
"	Sept. 24, '95		
"	June 5, '95		
"	July 18, '95		
"	Feb. 14, '96		
"	Mar. 2, '96		
"	" 12, '96		
"	July 6, '96		
"	Nov. 5, '96		

The Royal Bank of Canada—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	*Brought forward			4,373 14	
	Metropolitan Bag & Trunk Co.			0 13	Montreal
	John Richards Mfg. Co.			0 17	"
	J. Trafford Huteson			0 36	"
	Ward, J. & Co.			4 45	"
	Hilliard, J. M.			0 09	"
	Richardson, F. T.			4 75	"
	Holland, C. C.			1 71	"
	Gray, A. C.			1 38	"
	Lang, B.			0 40	"
	Armitage Bros.			0 23	"
	Buchanan, A. E.			0 67	"
	Beaudoin, A.			0 09	"
	Bissonette & Co.			0 18	"
	Brunet, E			4 36	"
	Demers, G.			0 23	"
	Desjardin, A.			6 91	"
	Desrocher, A.			0 25	"
	Dickson, G. H.			0 99	"
	Deslage, A.			0 19	"
	Gobier & Co., A.			0 20	"
	Larose, L. F.			0 17	"
	Lengendie & Co.			0 13	"
	Leduc, L.			1 47	"
	Mineau, E.			0 18	"
	Raby, P. P.			0 51	"
	Reneau, Poirier			0 04	"
	Rodier, E			0 50	"
	Thibault, X. A.			0 51	"
	Vidal, O. A.			0 41	"
	Warden, Hick			0 59	"
	Willoughby Bros			2 28	"
	Authier, C. E.			0 08	"
	Densau, A. L.			0 63	"
	Gervais & Co.			0 25	"
	Goulet, A.			8 23	Aylmer, Ont.
	Martineau, J.			0 32	Montreal
	Prevost & Co.			3 88	"
	Payette, A.			0 50	"
	Smythe, W. J.			0 51	"
	Vipond, A.			1 09	Hudson, Que.
	Valle, J. O.			0 34	Montreal
	Monette, F. A.			0 55	"
	Wardrope, J. W.			0 39	"
	McReally, P.			0 14	"
	Dufort, H.			0 57	"
	Courrette, X.			1 90	"
	Lafleur, Clement			1 69	"
	Archambeau, N.			0 18	"
	Robert, O. P.			0 37	"
	Handfield, J. E.			0 47	"
	Stonge, J.			0 84	"
	Chadillon, F. X.			0 09	"
	Courville, J.			1 06	"
	Daoust, F. X.			0 52	"
	McDonald, A. H.			2 00	"
	Carried forward			4,434 27	

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	Month Year		
Montreal	Jan. 27, '96		
"	Dec. 30, '96		
"	" 31, '96		
"	Sept. 30, '96		
"	Aug. 11, '96		
"	" 27, '96		
"	Oct. 3, '95		
"	Sept. 28, '95		
"	June 23, '94		
Montreal, W.E.	Jan. 24, '93		
"	Sept. 3, '92		
"	Jan. 24, '91		
"	Nov. 2, '91		
"	Feb. 14, '94		
"	Jan. 8, '94		
"	" 8, '91		
"	Mar. 2, '92		
"	Aug. 9, '92		
"	June 22, '92		
"	April 20, '91		
"	Feb. 27, '94		
"	May 18, '92		
"	April 27, '92		
"	" 25, '92		
"	July 27, '93		
"	Jan. 25, '93		
"	Oct. 31, '92		
"	Feb. 16, '93		
"	Sept. 29, '92		
"	" 9, '91		
"	Jan. 16, '92		
"	May 30, '94		
"	Nov. 12, '94		
"	May 21, '94		
"	April 21, '94		
"	Jan. 21, '94		
"	Nov. 24, '93		
"	Sept. 21, '94		
"	July 18, '93		
"	" 19, '94		
"	Nov. 22, '93		
"	May 1, '95		
"	Mar. 9, '94		
"	May 4, '95		
"	Mar. 6, '95		
"	Oct. 26, '95		
"	Jan. 8, '96		
"	Mar. 11, '96		
"	July 9, '96		
"	Aug. 4, '96		
"	Sept. 4, '96		
"	July 13, '97		
"	Dec. 4, '96		
"	Mar. 27, '96		
"	Dec. 4, '94		

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		$ cts.	$ cts.	$ cts.	
	Brought forward			434 27	
	Donohue, P. L.			1 73	Montreal
	Greffe, A. L.			1 00	"
	Payette, L.			1 00	"
	Williams, J. F.			1 50	"
	Russell, J. A.			1 00	"
	Jasemin, L.			0 58	"
	Colcombe, L.			0 47	"
	Delorimer, A. E.			1 00	"
	Elliott, G. W.			0 41	"
	Feauteaux, J. A.			1 19	"
	Montpetit, H.			0 02	"
	Caron, F.			1 17	"
	Milloy, E. G.			1 10	"
	Dubois Frére.			2 88	"
	Menard, P. B.			12 64	"
	Milloy, E. G.			1 16	"
	Dorais, J. B.			0 76	"
	Genest, M			1 61	"
	Chapman, J., jr.			1 01	"
	Saunderson, H.			1,077 50	Chicago, Ill.
	Flanagan, C. J., in trust.			10 94	Montreal
	Wilson, Jas. S., administrator			104 92	Newcastle, N.B.
	Cowie, Annie J.			309 00	Douglastown.
	James Robinson, executor estate R. Swim			1,687 00	Millerton
	Estate Christy Ann McDonald, deceased.			200 00	Bay View, N.S.
	McDonald, Jas., treas.			0 27	Picton.
	Pineo, A. J.			0 86	"
	Irving, K. McQ.			0 26	"
	Ferguson, James			0 68	"
	McEachern, Arch.			100 00	Pt. Hawkesbury
	Sea Bay Coal Co.			3 26	Providence, R.I.
	McInnis, Katie.			240 00	Kempt Road, C.B.
	Lennox Coal and Gypsum Co			0 15	New York
	Killeen & Child			6 37	"
	Killeen, F. P.			10 09	"
	Estate Angus McDonald, deceased.			45 00	Pt. Hawkesbury
	Mothershead, A. M.			1 88	Chicago
	McQuarrie, John			75 00	Lake Horton
	Cummings, Rory.			50 00	River Dennis
	Morrison, Mrs. Kate			74 00	West Bay
	Macdonald, Alex. A.			1,500 00	Ashfield.
	Ryan, John.			75 00	Pt. Mulgrave.
	Macdonald, Dan. A.			50 00	Stewartdale.
	Cormier, André.			6 00	St. Mary's, Kent Co., N.B.
	Estate Thos. Atkinson, deceased.			0 15	Harcourt, N.B.
	Columbia Gold Fields Prospecting and Dev. Co			2 50	Rossland
	Daly, T. Mayne, treas			0 50	Winnipeg
	Wallace, H. S., president			0 99	Rossland
	Armstrong, R.			9 25	"
	Parker & Co., J. L., 'Highland'			0 75	"
	Hannan, John W			1 07	"
	Carried forward			10,109 89	

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	Month Year		
Montreal, W.E.	Mar. 12, '94		
" ..	" 13, '93		
" ..	Sept. 19, '96		
" ..	Oct. 10, '93		
" ..	Dec. 29, '93		
" ..	Sept. 11, '94		
" ..	May 5, '97		
" ..	June 17, '96		
" ..	Sept. 15, '97		
" ..	Oct. 23, '97		
" ..	Mar. 4, '98		
" ..	Dec. 24, '00		
" ..	Jan. 7, '01		
" ..	Dec. 31, '97		
" ..	Nov. 2, '01		
" ..	Dec. 31, '97		
" ..	Jan. 23, '97		
" ..	Dec. 10, '97		
" ..	Nov. 15, '97		
" ..	" 22, '97		
" ..	Mar. 28, '96		
Newcastle, N.B.	April 5, '97		
" ..	Mar. 14, '98		
" ..	Jan. 12, '99		
Picton, N.B.	June 29, '99		
" ..	Nov. 4, '89		
" ..	Aug. 18, '93		
" ..	Dec. 7, '93		
" ..	Jan. 28, '98		
Pt. Hawkesbury	Feb. 19, '90		
" ..	Aug. 3, '93		
" ..	" 25, '93		
" ..	Nov. 16, '93		
" ..	June 30, '94		
" ..	July 4, '96		
" ..	Nov. 23, '96		
" ..	Mar. 15, '98		
" ..	July 26, '99		
" ..	Sept. 12, '99		
" ..	" 13, '99		
" ..	" 13, '99		
" ..	Oct. 9, '99		
" ..	Dec. 15, '99		
Rexton	Feb. 3, '93		
" ..	Dec. 31, '95		
Rossland	July 30, '98		
"	" 30, '98		
"	May 18, '99		
"	" 11, '99		
"	Nov. 24, '99		
"	" 15, '98		

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		$ cts.	$ cts.	$ cts.	
	Brought forward			10,109 89	
	Oliver, Isabel G., in trust			69 51	Rossland
	Morkill, R. F.			11 18	"
	Thompson, Katherine A.			3 51	"
	Good, Emma, trustee			1 00	"
	Chambers, Wm. & Nettie			2,000 00	"
	Levy, Robert			50 00	"
	Local Teamsters Union			6 90	"
	Hayse, George			35 00	Cocaigne River, N.B.
	Hayse, George			25 00	"
	Charters, Timothy			1,000 00	Santa Barbara
	Servin & Quinn			700 00	North Sydney
	White, George Samuel Read,			2 00	Greensford
	Jennings, Mary Agnes			5 00	St. John's, Nfld.
	Geran, Laurence J., estate of deceased			504 43	"
	Noseworthy, Samuel			5 31	"
	Burry, Maria			20 00	Greenford
	Evans, Jas. H			1 00	St. Johns, Nfld.
	Forsey, Jessie			10 00	Grand Bank
	Murphy, Wm			1 00	St. Johns, Nfld.
	Benoit, Paul			200 00	Bay St. George
	Stone, James			2 00	St. Johns
	Vereker, Rev. L. K.			1,200 00	Ferryland
	McRury, John N.			100 00	Bateston, C.B.
	Union Church			0 28	Bridgeport
	C. B. Steam Laundry			0 49	Sydney
	McNamara, G. L.			0 27	"
	McKeen & Co., J. R.			1 39	"
	McLennan, C. J			0 50	Montreal
	Cameron, D. A.			0 18	Sydney
	Matheson, G. F.			0 80	"
	McLellan, James Hamilton, J. J Kennedy, James			21 00	Brookfield, N.S.
	McKenzie, Esther			30 00	Truro
	Smith, Mary			137 00	"
	Blair, Edith Elida			228 00	New York
	Hennessey, Marion			100 00	Truro
	B. Crowe or Jennie Semple			112 00	"
	Callaghan, T. E.			288 00	Debert
	Sears, Silas S			3,503 14	Dawson
	Weymouth Marine Insurance Co.			174 00	Weymouth
	Theriault, E. V			25 00	"
	Miller, John Y			0 15	Pokiok, N.B
	Hicks, M. B			0 15	Centreville
	Miller's Extract Co.			5 71	Pokiok
	McRae, Thos. L			0 15	Woodstock
No. 532.	H. Dancey, purchaser J. H. Starrett, payée	20 00			
	Barnes, Alfred			4 24	Nelson, B.C
	Atlas & Hartington Devel. Synd., Ltd			131 90	"
	Johnson, C. J			20 00	"
	Travis, James			498 75	"
	Carried forward	20 00		21,345 83	

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	Month Year		
Rossland	April 20, '99		
"	July 26, '99		
"	Oct. 16, '99		
"	Dec. 26, '99		
"	July 12, '99		
"	Aug. 30, '99		
"	" 31, '99		
Sackville, N.B.	Dec. 1, '96		
"	Mar. 18, '97		
"	Nov. 9, '99		
"	Dec. 26, '99		
St. Johns, Nfld.	Nov. 14, '96		
"	Feb. 12, '97		
"			
"	Nov. 27, '99		
"	July 8, '98		
"	Dec. 28, '99		
"	" 24, '98		
"	" 30, '98		
"	Nov. 6, '99		
"	Dec. 4, '99		
"	June 14, '99		
Sydney	Nov. 13, '99		
"	Aug. 29, '00		
"	" 10, '95		
"	Mar. 23, '95		
"	Jan. 16, '91		
"	" 11, '98		
"	Nov. 2, '98		
"	Aug. 10, '99		
Truro, N.S.	Sept. 10, '97		
"	Oct. 13, '97		
"	Aug. 2, '98		
"	Feb. 22, '99		
"	June 28, '99		
"	July 28, '99		
"	Sept. 5, '99		
Victoria, B.C.	" 11, '99		
Weymouth	Jan. 4, '84		
"	Feb. 27, '99		
Woodstock, N.B	Dec. 11, '89		
"	July 25, '89		
"	Mar. 27, '90		
"	Dec. 22, '97		
Nelson, B.C.	Mar. 9, 99	Halifax.	
"	" 28, '99		
"	Aug. 2, '98		
"	Sept. 30, '98		
"	Nov. 20, '99		

The Royal Bank of Canada—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward	20 00		21,345 83	
	Glaze, W. D			2 50	Nelson, B.C.
	Canada Drug and Book Co			4 05	"
	McPhail, A			4 00	"
	Henry, H. McD			12 25	Halifax
	Stimpson, W. H			32 13	"
	Tobin, John, & Co			20 77	"
	Halifax Undertaking Co			67 69	"
	Keating, J. W			10 00	Channell, Nfld
	Belanger, P. J. B			11 20	Ottawa
	Robertson, Maude			23 95	Nanaimo
	Somerville, Wm			1 10	Vancouver
	Somerville, Geo			1 10	"
	Butterfield, F. C			1 10	"
	Bennett Board of Trade			240 00	Bennett, B.C.
	Case, Chris			35 00	"
	Kimball, G. W			803 12	Vancouver, B.C.
	Wenstop, Nils			28 50	White Horse
	Queen, E. P. Reid, C. P			4 65	Atlin, B.C
	Lester, James A			1 05	Dawson
	Goldstein, G			2 18	Vancouver
	Smith, Havlan J			115 96	Saginaw, Mich
	Grant Charles			29 35	Vancouver
		20 00		22,800 48	

I declare that the above statement has been prepared under my direction and is

We declare that the above return is made up from the Books of the Bank, and that

HALIFAX, N.S., 14th January, 1905.

SESSIONAL PAPER No. 7

Banque Royale du Canada.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Nelson, B.C	Sept. 26, '98	Nelson.....	Certified cheque.
"	Feb. 14, '99	"	"
"	" 4, '99	"	"
Halifax.....	Nov. 18, '91	Halifax.....	"
"	Mar. 13, '93	"	"
"	Dec. 13, '97	"	"
"	May 31, '99	"	"
"	Dec. 11, '99	"	"
Ottawa.....	Nov. 6, '99	Ottawa...	"
Nanaimo..	" 12, '98	....	
Vancouver, East End.....	July 3, '99	....	
" ..	" 3, '99	....	
" ..	Dec. 23, '99	....	
Vancouver, B.C.	Nov. 6, '99	....	
" ..	" 7, '99	.. ..	
" ..	Sept. 16, '99	.....	
" ..	Dec. 18, '99	....	
" ..	July 10, '98	.....	
" ..	May 12, '99	....	
" ..	Oct. 16, '99	.....	
" ..	Sept. 18, '99	....	
" ..	Oct. 4, '99	....	

correct according to the books of the Bank.

G. H. MACKENZIE, *Chief Accountant.*

to the best of our knowledge and belief it is correct.

T. E. KENNY, *President.*
W. B. TORRANCE, *pro. General Manager.*

THE DOMINION

STATEMENT of Dividends and Drafts or Bills of Exchange remaining unpaid and upon which no interest has been

MEMO.—In case of moneys deposited for a fixed period, five

BANQUE DE

ÉTAT des dividendes et traites ou billets de change restant impayés et montants intérêt n'a été payé

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
293	Roberts, J. H.	25 00			
34	Coots, Jane.	24 75			
434		10 00			
6,891	First National Bank, Oswego	1 29			Oswego, N. Y.
673	Harvey, Cyrus W	5 50			
993	Langrall, J. & Bros	5 25			
871	Manchester, James	150 00			
4,468	Lovell, J. T	3 68			
132	McDonald, Malcolm	1 00			
2,134	Noxon Bros., Mfg. Co.	36 00			
85	Wood, Catherine	100 00			
5,080	Dodson, Caroline M	£3 11 7			
14,265	Mowsowstz, Isaac	1 0 0			
5,972	Thomas, Jno. Son & Co	1 7 4			
7,385	Henderson & Webster	4 10 0			
	Abbott, A. C. "M.D."			19 45	
	Adamson, C			9 00	Toronto
	Aikens, E			4 33	"
	Alma, est. deceased			8 68	Niagara
	Andrews, G			1 14	Toronto
	Annant, Ed			4 00	"
	Arrow River & Tributaries Slide and Bridge Co			1,000 00	"
	Bain, T. R., est. deceased,			4 25	"
	Baxter, M			10 69	"
	Bell, F. A			3 32	"
	Berger, A. C			12 00	"
	Bland, W. J. & F. S			1 27	"
	Bond, R			0 70	"
	Booth, Anna E			16 20	Millbrooke
	Bordman, Polly			2 00	Wapella
	Brandon, Jos			6 94	Priceville
	Carried forward	362 47		1,103 97	
	"	£10 8 11			

BANK.

Amounts or Balances in respect to which no transactions have taken place, or paid, for five years and upwards.

years are reckoned from the termination of said fixed period.

L'A PUISSANCE.

ou balances au sujet desquels il n'y a pas eu de transactions ou sur lesquels aucun pendant cinq ans ou plus.

ans seront calculés depuis l'expiration de la dite période fixe.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Market Branch..	Nov. 20, '93	Montreal.....	
" ..	May 12, '99	"	
Belleville.	Jan. 22, '85	New York..... ...	
Toronto	July 13, '85	"	
Lindsay	Mar. 12, '87	"	
Brampton	Apr. 25, '87	"	
Belleville..	Aug. 5, '87	"	
Toronto	Feb. 12, '90	"	
Sherbourne, St..	Nov. 6, '93	"	
Lindsay	" 11, '96	Toronto	
Montreal.	Apr. 4, '99	"	
Toronto	Nov. 16, '88	London, Eng.....	
"	Feb. 22, '93	"	
"	" 7, '98	"	
"	Dec. 27, '98	"	
"	Mar. 14, '99	.....	
"	Feb. 5, '85	... .	
"	June 23, '82	....	
"	July 29, '93	....	Eliza Alma & F. M. Morson, executors.
Market Branch..	" 28, '99	.....	
Toronto	Feb. 24, '82	.....	
"	Sept. 6, '99	.....	
Market Branch..	Dec. 23, '98	....	
Toronto	" 9, '86	..... .	
Spadina Ave....	Jan. 10, '93	....	
Toronto	Apr. 28, '93	....	
"	Jan. 4, '97	... .	
"	Apr. 29, '84	....	
"	July 5, '98	.....	
Winnipeg	Oct. 31, '99	....	
Toronto	Feb. 5, '85	.. ..	

The Dominion Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward	362 47		1,103 97	
	"	£10 8 11			
	Bristol, E. I., Tr			20 12	Toronto
	Bristol, E. III., Tr			0 68	"
	Britton, Frank			2 60	"
	Bruce, J			0 42	"
	Buckle, L			0 30	"
	Bullen, W. C			0 17	"
	Burgess, W			0 34	"
	Cameron, H. K			3 00	"
	Canadian Relief Soc'y			8 95	"
	Carnarvon Township			0 77	"
	Carter, W, B			1 38	Winnipeg
	Cole, W. P			3 98	Toronto
	Collier, W			3 03	Port Dover
	Commissioner Crown Lands Dept			1,000 00	Toronto
	Co-operative Ind'l Colony			14 67	"
	Conger, Janet C			0 06	"
	Crean & Rowan			1 22	"
	Creighton, J			0 23	"
	Cross, F. S			6 25	"
	Crowley, C. J			5 19	"
	Curzon & Co			0 05	"
	Davy, P. N., foundry			9 00	"
	Davidson, W. J			3 44	"
	Despard, T			0 07	Credit
	D'Eye, G			0 43	Carleton
	Digby, G			0 36	Toronto
	Dilworth, J			2 93	"
	Dooley, J			1 85	Guelph
	Dutton & Co			1 15	Toronto
	Eagle, Thomas			0 25	Weston
	Elliott, D. H., sec'y			2 88	Kingston
	Esson, Mrs. J			0 30	Toronto
	Est. Magrath, deceased			91 23	"
	Est. Nightingale, "			16 46	Weston
	Ewing, T			2 26	Toronto
	Fisher, A			4 00	Winnipeg
	Fleming, A. & R			0 09	Toronto
	Fletcher, H			3 00	"
	Fletcher & Cochrane			0 09	"
	Flint, Geo			2 47	"
	Fullerton & Cook			1 57	"
	Fyfe, J. C			0 43	Woodbridge
	Garvin, Martha, in trust			5 97	Toronto
	Gibbard, G. E			4 63	"
	Gordon & Anderson			8 69	Pilot Mound
	Gray, R., in trust			0 03	Toronto
	Hastings, A. W			1 00	"
	Hellemuth, T. J			1 72	"
	Hilborn, E. H. & W. P. Page			5 18	"
	Hitchins, J. B			17 75	Cobourg
	Holmes, Richard			0 02	Toronto
	Horne, W. J			3 19	"
	Hornby, A. M			0 05	"
	Carried forward	362 47		2,369 87	
	"	£10 8 11			

SESSIONAL PAPER No. 7

Banque de la Puissance.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Toronto	Mar. 23, '98		
"	May 18, '98		
Esther St.	Oct. 17, '94		
Toronto	Aug. 23, '83		
"	" 14, '84		
"	Oct. 4, '84		
"	Mar. 3, '84		
"	July 21, '97		
"	Sept. 8, '94		
"	Oct. 5, '85		
Winnigeg.	Sept. 25, '99		
Toronto	Jan. 27, '97		
"	May 8, '93		
"	" 1, '97		
"	" 18, '96		
"	July 10, '88		
"	May 8, '97		
"	July 5, '84		
"	Nov. 29, '97		
"	Sept. 15, '99		
"	Dec. 30, '71		
"	Apr. 22, '84		
"	June 3, '90		
"	Oct. 4, '82		
"	" 6, '84		
"	Feb. 22, '84		
Market Branch.	Jan. 18, '94		
Guelph	May 8, '99		
Esther st.	Aug. 3, '97		
Toronto	July 9, '84		
"	Dec. 12, '81		
"	Aug. 28, '84		
"	June 30, '97		J. A. Robertson and A. B. Harris, executors.
"	Dec. 24, '94		M. H. Keeflar and Jos. Jackes, "
Dundas st.	Nov. 26, '97		
Winnipeg.	Oct. 1, '98		
Toronto	June 5, '85		
Esther st.	Sept. 30, '97		
Toronto	Nov. 5, '84		
"	Apr. 19, '86		
"	Feb. 3, '97		
"	Dec. 10, '84		
"	Oct. 16, '90		
Esther st.	Nov. 17, '96		
Winnipeg.	Oct. 1, '98		
Dundas st	Dec. 9, '96		
Toronto	Apr. 12, '85		
"	Sept. 6, '94		
"	" 19, '94		
Cobourg	Dec. 24, '94		
Toronto	Oct. 22, '84		
Spadina ave.	Nov. 21, '92		
Toronto	Sept. 7, '85		

The Dominion Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward	362 47		2,369 87	
	"	£10 8 11			
	Hughes, Annie C			3 72	Toronto
	Hughes, L. C			4 98	Tottenham
	Humber Church			1 68	Humber
	Hutchison, A			0 11	Toronto
	Jack Fish Lake Mining Co			47 22	"
	Jackes, Jos., deceased			4 09	"
	Johns, J. F			0 10	"
	Johnston, D			1,163 40	"
	Jones, Jonas Ap			7 83	Hampstead, Eng
	Keily, W. T			4 28	Toronto
	Kellett, R			2 70	Rosser, Man
	Kerr, Joseph			0 09	Toronto
	Laidlaw, A			2 34	"
	Lancour, N. G			23 00	"
	Lant, James			0 81	"
	Lazarus, Alex			0 23	Montreal
	Lee, R			0 04	Connor
	Lees, R. W			1 30	Toronto
	Lennox, L. J			0 61	"
	Lockhead, D. C			97 90	"
	Lumbers, W., sr., est. late			10 00	"
	Malton, C			2 80	"
	Marling, Mary M			3 05	"
	Mimico Public Hall			2 00	Mimico
	Mitchell, A			1 02	Toronto
	Montgomery, W. A. D., est. late			1 89	"
	Moody, Wm			3 00	"
	Morrison, J. B			22 99	Oakville
	Moyes, J. W			8 08	Toronto
	McCann, J. C			0 46	"
	McDonald, Jno., admr			6 19	Belleville
	McKinlay, A			1 00	Toronto
	McLean, J. A			1 35	Belfontaine
	McTaggart, M			1 75	Myrtle
	McWilliams, J			5 97	Toronto
	O'Connor, Jno			1 28	"
	Ogden, U., trustee			0 83	"
	Oriental Laundry			2 91	"
	Pacific Coast Mining Co			2 89	"
	Page, S. D			0 70	"
	Park Hospital			35 00	"
	Porteous, R. A			0 01	"
	Potts, Rhoda			2 25	"
	Pratt, W. H			0 59	Rosseau
	Price & Lucas			0 17	Toronto
	Punshon, M			0 10	"
	Queen's Jubilee Fund			4 58	Orillia
	Quinn, E. H			0 88	Deer Park
	Riverside Cemetery Co			1 08	Toronto
	Robertson, Chas			29 70	"
	Robinson, G. H			0 06	"
	Rogers & Foster, assignees			13 16	"
	Ross, J. F. W., trustee			5 00	"
	Carried forward	362 47		3,909 04	
	"	£10 8 11			

SESSIONAL PAPER No. 7

Banque de la Puissance.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Toronto	Dec. 1, '99		
Brampton	Jan. 5, '97		
Esther st.	July 14, '93		J. J. Hall and G. W. Dethor, wardens.
Toronto	Jan. 18, '86		
"	Dec. 5, '95		
"	Jan. 6, '99		E. H. Jakes and C. B. Jackes, executors.
"	May 14, '83		
"	Jan. 2, '95		
"	Aug. 30, '95		
"	Jan. 28, '8[illegible]		
Winnipeg, N. end	Nov. 21, '9[illegible]		
Toronto	June 2, '86		
"	Feb. 5, '83		
"	May 5, '99		
"	May 4, '8[illegible]		
"	Aug. 29, '89		
"	June 3, '8[illegible]		
Spadina ave.	Sept. 5, '94		
Toronto	Mar. 4, '84		
Sherbourne st.	Feb. 4, '97		
Toronto	June 13, '90		H. Thos. and Wm. Lumbers, executors.
"	Dec. 31, '85		
Esther st.	" 19, '98		
Toronto	Feb. 9, '85		
Esther st.	Mar. 4, '97		
Toronto	July 9, '85		
Sherbourne st.	May 13, '93		
Market Branch	Aug. 18, '99		
Toronto	Feb. 19, '95		
"	Nov. 25, '85		
Belleville	Aug. 11, '96		
Toronto	Nov. 5, '85		
Brampton	Mar. 3, '99		
Uxbridge	Oct. 27, '97		
Toronto	July 26, '83		
"	Oct. 15, '86		
"	Janv. 30, '86		
Esther st.	Mar. 25, '95		
"	Dec. 1, '99		
Toronto	Aug. 15, '83		
"	Nov. 12, '94		
"	" 1, '86		
Esther st.	Feb. 6, '94		
Toronto	Aug. 20, '84		
"	Jan. 25, '86		
"	May 9, '85		
Orillia	Sept. 30, '97		Thos. Venner, treas.
Toronto	Oct. 11, '86		
Market Branch	Feb. 9, '94		
Toronto	Dec. 6, '82		
"	Apr. 4, '85		
"	May 28, '84		Estate not known.
Spadina ave.	July 16 '98		

Dominion Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward	362 47		3,909 04	
	"	£10 8 11			
	Sager, Francis			3 50	Toronto
	Sewell, J. W			1 52	"
	Sharpe, James			4 56	"
	Shoebottam, Amelia			0 95	"
	Shore, H. W. C			27 77	"
	Snider, Alonzo F			4 37	Eglinton
	Souville, D. M			6 10	Toronto
	Steel Ass'n of Ontario			6 90	"
	Stewart, Wm			0 04	"
	Syme, James			0 28	Brockton
	Symons, J			0 54	Toronto
	Taylor, F. C			25 00	"
	Todd, D			1 25	Woodbridge
	Toronto Belt Land Corp			19 90	Toronto
	Toronto Coal & Fuel Co			1 27	"
	Toronto Patent Wheel Co			3 28	"
	Trustees Bow River Ry			5 00	"
	Uxbridge Bicycle Club			3 64	Uxbridge
	Uxbridge Lacrosse Club			0 60	"
	Walker & Creighton			0 04	Schomberg
	Warren, E			0 11	Toronto
	Walsh, J. W			0 06	"
	Walters, W. R., jr			3 77	Coleman
	Ward Motor Co			10 69	Toronto
	Watson, F. G			14 85	Weston
	Watson, G. R			5 15	Toronto
	Weatherbelt, C			1 04	"
	Weir, Jno			9 85	Uxbridge
	Whaley, Jno			6 21	Toronto
	Whitehead, Thos			2 31	"
	Wilson, Gilman			2 41	"
	Wilson & Co			4 00	"
	Winfield, Hy			0 45	"
	Wootten, D			0 50	"
	Wright & Willson			0 15	"
	Yorkville Gravel Road			1 39	"
	Yorkville & Vaughan Road			189 40	"
	Bradley, Mrs. R. C			177 16	"
	Total	$ 362 47		4,455 05	
	"	£10 8 11			

I declare that the above statement has been prepared under my direction and is

TORONTO, this twelfth day of January, 1905.

SESSIONAL PAPER No. 7

Banque de la Puissance.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Dundas st.	Nov. 22, '98		
"	May 4, '95		
Toronto	Apr. 3, '84		
Esther st.	Sept. 7, '97		
Toronto	Dec. 13, '98		
"	May 15, '93		
"	Mar. 20, '84		
"	Oct. 10, '82		
"	Apr. 5, 85		
"	Jan. 22, '84		
"	" 22, '98		
"	Apr. 21, '83		
"	Sept. 21, '83		
"	Feb. 28, '94		
Spadina ave.	Aug. 24, '94		
Toronto	July 13, '83		
"	Dec. 12, '82		
Uxbridge	June 3, '97		
"	Jan. 26, '97		
Toronto	July 16, '84		
"	" 8, '84		
"	Apr. 30, '85		
Market Branch	Aug. 3, '99		
"	Feb. 22, '93		
"	July 29, '99		
Dundas st	Feb. 22, '95		
Sherbourne st.	Mar. 30, '97		
Uxbridge	Dec. 17, '98		
Toronto	June 12, '86		
"	Aug. 15, '81		
"	Oct. 20, '80		
Spadina ave.	Feb. 20, '97		
Toronto	Sept. 27, '86		
"	Nov. 5, '83		
"	July 14, '86		
"	June 9, '86		
"	" 13, '92		
"	Jan. 19, 98		

correct according to the Books of the Banks.

EVAN A. BEGG, *Asst. Inspector.*

MERCHANTS BANK OF

STATEMENT of dividends and drafts or bills of exchange remaining unpaid and amounts interest has been paid for

MEMO.—In case of moneys deposited for a fixed period, the five

BANQUE DES MARCHANDS DE

ETAT des dividendes et des traites et des lettres de change restant impayés et montants n'a été payé pendant

NOTE.—Dans le cas de deniers déposes pour une période fixe, les

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
D.R. 354	W. W. Sullivan, treas			47 40	Charlottetown
	H. Longworth, D. R. M. Hooper			23 24	"
	D. Nicholson, assignee			2 37	"
	M. Hession			1 33	Georgetown
	J. R. Warren			3 21	Charlottetown
	J. P. Nicholson			4 65	"
M.O. 278,567	J. M. Humphrey & Co	5 70			"
D R 1,419	Charlottetown Board of Trade			100 00	"
	W. L. McLaren			0 83	"
	Law Society of P. E. I			30 00	"
D R 1,456	Wm. Murray, jr			100 00	"
	K. C. Holm			0 15	Hampton
	Cyrus Morris			0 62	Bradalbane
	J. T. McCallum			9 80	Brockley Pt
		5 70		323 60	

I declare that the above statement has been prepared under my direction

We declare that the above return is made up from the Books of the Bank

CHARLOTTETOWN, this tenth day of January, 1905.

PRINCE EDWARD ISLAND.

or balances in respect to which no transactions have taken place or upon which no five years and upwards.

years shall be reckoned from the termination of said fixed period.

L'ILE DU PRINCE-EDOUARD.

ou balances au sujet desquels il n'y a pas eu de transactions ou sur lesquels aucun intérêt cinq ans ou plus.

cinq ans seront calculés depuis l'expiration de la dite période fixe.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Charlottetown...	Nov. 20, '90	Charlottetown.....	
" ..	" 22, '93	"	Both deceased.
" ..	Feb. 12, '94	"	
" ..	Sept. 7, '94	"	
" ..	Apl 15, '98	"	
" ..	Sep. 28, '98	"	
" ..	Nov. 30, '98	"	
" ..	Jan. 7, '99	"	
" ..	" 13, '99	"	
" ..	" 28, '99	"	
" ..	Feb. 1, '99	"	
" ..	Oct. 2, '99	"	
" ..	" 2, '99	"	
" ..	Nov. 3, '99	"	

and is correct according to the Books of the Bank.

W. C. LAWSON, *Chief Accountant.*

and that to the best of our knowledge and belief it is correct.

W. A. WEEKS, *President.*

J. M. DAVISON, *Cashier.*

BANK OF

STATEMENT of Dividends and Drafts or Bills of Exchange remaining unpaid and which no interest has been paid

NOTE.—In case of Moneys deposited for a fixed period, the five

BANQUE D'

ETAT des dividendes et traites ou lettres de changes restant impayés et montants ou n'a été payé pendant

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	McNallien, Sarah Jane			0 50	Hamilton
	Comer, Lavel			0 01	"
	Mitchell, Wm			0 65	"
	Glenny, Henry Wallace			0 12	"
	McLellan, Robt.			0 02	Toronto Junction
	Noyes, Jos			0 18	Hamilton
	Walsh, Robt			0 17	"
	Abey, Jarvis			0 10	"
	Spencer, Chas			0 02	"
	Ahrens, H. P			0 51	"
	Hillard, Geo			0 28	"
	Quinn, Michael			0 46	"
	Morris, John G., jr			0 12	"
	McGivin, Michael			0 24	"
	Kilvington, Geo. M			1 96	"
	McPitt, Ames			16 29	"
	Maneilly, James			0 19	"
	Sadlier, H. H			0 28	"
	Leisk, R			0 16	"
	Jones, John W			0 20	"
	Campbell, Mrs. Cath. R			0 45	Oakville
	Anderson, Eliza B			0 40	Hamilton
	Firemen's Benevolent Assn			2 36	"
	Swayze, Miss Mary Ann			0 08	"
	Bailey, Geo			0 45	"
	Leaycroft, Mrs			1 71	Burlington
	Hunter, Mrs. Maggie			0 64	Hamilton
	Lynch, Mrs. Mary			0 51	"
	Walker, Mrs. Jane H.			0 20	"
	Odell, Mrs. Elizabeth			0 05	"
	Magill, Frederick			0 10	"
	James, Jos., trustee			2 88	"
	Parkhill, Thomas			0 24	"
	Carried forward			32 53	

HAMILTON.

Amounts of Balances in respect to which no transactions have taken place, or upon for five years and upwards.

years are reckoned from the termination of said fixed period.

HAMILTON.

balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun intérêt cinq ans ou plus.

ans seront calculés depuis l'expiration de la dite période fixe.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Hamilton	Dec. 31, '74		
"	" 2, '72		
"	" 31, '76		
"	" 31, '73		
"	" 31, '73		
"	" 31, '74		
"	" 31, '73		
"	" 31, '74		
"	" 31, '73		
"	May 20, '74		
"	Dec. 31, '76		
"	" 31, '74		
"	" 31, '75		
"	" 31, '74		
"	" 31, '80		
"	" 31, '85		
"	" 31, '75		
"	" 31, '76		
"	" 31, '76		
"	" 31, '77		
"	" 31, '78		
"	Aug. 30, '81		
"	Jan. 2, '85		
"	Dec. 31, '83		
"	" 31, '81		
"	" 31, '84		
"	" 31, '83		
"	" 31, '84		
"	" 31, '84		
"	" 31, '84		
"	" 31, '84		
"	" 31, '84		
"	Jan. 30, '85		
"	Aug. 31, '86		

Bank of Hamilton—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			32 53	
	Lavery, M. J			0 58	Hamilton
	Lewis, James			4 44	Glanford
	Martin, Jos.			1 23	Hamilton
	Hamilton Literary Assn., trustee			0 66	"
	Cheney, James			0 13	"
	McKenzie, James			0 17	"
	Freeman, Francis A.			1 01	"
	Barnard, Maria A			0 45	"
	Bayley, Janet			2 03	"
	Tucker, Chas. J.			0 36	"
	McLaughlin, Hewarth			1 20	"
	McFadden, Rev. T. S			2 70	"
	Middleton, S			1 39	"
	Jatten, T. W., sr			0 53	"
	Snider, Mrs. Minnie			10 00	"
	Morris, Duncan			0 56	"
	Evans, W. F			0 71	"
	Shields, Mrs. Margaret			0 40	"
	Woods, Marian			0 42	"
	Griffin, Mrs. Mary Ann			0 10	"
	Snoddy, Mrs. Mary			0 27	"
	O'Connor, James			1 83	"
	Steinberg, L			2 00	"
	Mathews, John S			1 48	"
	Cook, Joseph			4 29	"
	Patterson, Jno. J			1 25	"
	Purdy, Jas			1 48	Winona
	Ryan, Annie			0 14	Hamilton
	Morris, Annie			1 50	"
	Eaglesham, Mrs. L			0 22	"
	McRae, K. J			2 34	Smithville
	Bradley, A			0 63	Hamilton
	James, Jas			0 92	"
	McKenzie, T. H			0 02	"
	Scott, R. A.			0 35	"
	Spiekell, Thomas			0 01	"
	Warde, Chas. F			0 50	"
	White, Henry			0 50	"
	Booker, John			0 25	"
	Mayhew, T			0 55	Renforth
	Speers, O			0 82	Hamilton
	Powis, F			0 07	"
	Tinling, Mrs. M. W			0 73	"
	Heddy, P			1 30	"
	Kerns, Samuel			0 14	"
	Miln, John F. & Co			0 09	"
	Hewitt, J.			15 93	"
	Barten Bros			19 63	Toronto
	Lawless, Thos			0 04	Hamilton
	Douglass, W. & Co			3 48	"
	Gilouse, P			6 08	"
	Abercrombie, W			0 42	"
	Sempley, G., in trust			0 03	"
	Dunwood & Turner			1 21	"
	Lewis, Thos			0 08	"
	Carried forward			132 18	

SESSIONAL PAPER No. 7

Banque d'Hamilton.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Hamilton	Aug. 31, '86		
"	Sept. 18, '85		
"	Dec. 31, '84		
"	Jan. 1, '84		
"	" 31, '84		
"	Dec. 31, '83		
"	" 31, '84		
"	" 31, '83		
"	Jan. 31, '83		
"	Dec. 31, '83		
"	" 31, '87		
"	" 31, '87		
"	" 31, '88		
"	" 31, '88		
"	Oct. 14, '90		
"	Dec. 31, '90		
"	Jan. 2, '91		
"	Dec. 31, '90		
"	" 31, '91		
"	" 31, '91		
"	" 31, '92		
"	Jan. 2, '91		
"	" 2, '89		
"	" 2, '91		
"	" 2, '91		
"	" 2, '89		
"	" 2, '91		
"	" 2. '91		
"	" 2, '91		
"	" 2, '91		
"	" 2, '91		
"	May 23, '74		
"	Sept. 30, '74		
"	" 29, '74		
"	July 25, '74		
"	" 3, '74		
"	Jan. 15, '74		
"	Dec. 13, '73		
"	Mar. 12, '77		
"	June 7, '77		
"	Sept. 5, '77		
"	May 1, '77		
"	Apr. 3, '77		
"	Dec. 24, '75		
"	July 11, '76		
"	Apr. 28, '76		
"	Mar. 10, '77		
"	Nov. 13, '77		
"	July 11, '78		
"	Mar. 8, '78		
"	Apr. 2, '77		
"	June 29, '78		
"	Dec. 16, '78		
"	Nov. 30, '78		
"	Dec. 16, '78		

Bank of Hamilton—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			132 18	
	White & Stork			0 09	Hamilton
	McNeilly, J., jr			1 00	"
	Brierly & Co			0 16	"
	Barry, A. B			0 45	"
	Mutchmore, T. W			0 15	Oneida
	Alanson, J			0 62	Hamilton
	Ballock, J			47 75	"
	Marshall, T			20 00	"
	Dickson, W			0 35	"
	Hamilton, W			0 25	"
	Mulholland, W			0 11	"
	Boyd, Jas			1 87	"
	Kelly, E. R. & Co			0 02	"
	Kerns, Wilbur			2 35	Burlington
	Lawson, Henry			1 07	Hamilton
	Patterson, Geo			0 34	"
	Atkinson, J			0 80	"
	Burke, David			1 28	"
	Gibson, Rebecca			0 70	Burlington
	Herning, estate of			0 01	Hamilton
	Palmer, R. P			0 01	"
	Patterson, J. B			0 14	"
	O'Reilly, J. E., receiver			0 81	"
	Jones, E. L			0 08	"
	Commiton, G. W			0 14	"
	Mills, S., estate of			0 03	"
	Newlands, A. M			0 81	Ancaster
	Skinner, W. E			2 25	Hamilton
	Watts, J. A			0 16	"
	Frix, Geo			0 06	"
	Foster, John			0 94	"
	Foster, Chas			0 78	"
	Gray, Wm			0 56	"
	Martin, J. A			0 40	"
	Skilley, T. E			0 05	"
	Thomson, J			0 90	"
	Turkish Swimming Baths			1 35	"
	Wentworth Fish and Game Assn			0 60	"
	Reid, G. G			92 28	"
	Reid, Robt			64 85	"
	Walker, F			0 03	"
	Davidson & Modlin			0 49	"
	Cottle, H. P			0 83	"
	Kelly, H. G			0 10	Ancaster
	Dominion Suspender Mfg. Co			0 21	Niagara Falls
	Dunn, J. S			0 44	Hamilton
	Geiger, Wm			0 02	"
	Hamilton Mining Synd			4 08	"
	Wetherill, Bauer & Co			3 50	"
	Murphy, T			0 90	"
	Haygarth & Tucker			0 20	"
	Barnes, E. B			0 01	"
	Booth, T. L			0 15	"
	McAdams, H. L			0 72	"
	McLeary, F			0 93	"
	Carried forward			391 36	

SESSIONAL PAPER No. 7

Banque d'Hamilton.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Hamilton	Nov. 21, '79		
"	Dec. 10, '78		
"	" 31, '79		
"	May 2, '79		
"	Sept. 23, '79		
"	May 28, '79		
"	Mar. 4, '78		
"	May 31, '79		
"	Nov. 19, '80		
"	Aug. 9, '80		
"	Jan. 5, '80		
"	Nov. 30, '81		
"	Dec. 22, '81		
"	Nov. 26, '81		
"	Feb. 25, 82		
"	May 15, '82		
"	Mar. 16, '83		
"	May 8, '83		
"	July 21, '83		
"	Apr. 16, '83		
"	Sept. 20, '83		
"	" 29, '83		
"	Oct. 21, '82		
"	July 11, '84		
"	Feb. 9, '84		
"	June 18, '84		
"	Nov. 20, '83		
"	Feb. 28, '84		
"	Jan. 12, '84		
"	Apr. 18, '85		
"	Sept. 3, '85		
"	Mar. 13, '85		
"	Aug. 3, '85		
"	Sept. 8, '85		
"	Feb. 22, '85		
"	Sept. 19, '85		
"	Aug. 18, '85		
"	Feb. 16, '85		
"	Sept. 6, '84		
"	Dec. 20, '84		
"	Mar. 14, '85		
"	Feb. 13, '86		
"	Oct. 26, '85		
"	June 3, '86		
"	" 18, '86		
"	Jan. 5, '86		
"	Aug. 21, '86		
"	Dec. 31, '84		
"	June 25, '86		
"	" 29, '86		
"	May 10, '86		
"	Aug. 31, '87		
"	Jan. 3, '87		
"	Mar. 1, '88		
"	Jan. 21, '88		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			391 36	
	O'Loughlin, J.			2 22	Hamilton
	Phillips, J. A.			0 54	"
	Schwartz, E. L			0 37	"
	Roach & Teetzel, trustees			0 04	"
	McRoberts, H.			6 74	Toronto
	Legault, Gervas & Kelly.			3 61	Caledonia
	Lewis, R. V			0 56	Hamilton
	Little & Fowler			0 31	"
	McKenzie, A.			0 90	"
	Schmidt, E.			0 69	"
	Smith, Thos			1 34	"
	Wood, W. F., & Co			0 65	"
	Baker, H. P			0 05	Grimsby
	Bates, R.			1 00	Burlington
	Guest, H. G			1 00	"
	Coultre, John			0 02	Hamilton
	Evans & Co			0 54	"
	Barnfather, R			0 04	"
	Longhurst, H.			0 62	"
	McDonald, Emma			0 15	"
	Pearce, Edward			0 94	"
	Pettit, N			1 95	"
	Searles, T. C			0 35	"
	Thompson, M.			0 74	"
	Belknap, E. W.			0 16	"
	Brown, M., Pres.			0 75	"
	Cline, W. J			0 56	"
	Ecclestone, W			0 03	"
	Ellis, Geo.			0 59	"
	Eyres, J., & Son			0 19	"
	Findlay, J. W			0 96	Ancaster
	Gregory, Mrs. E			0 67	Hamilton
	Flitcroft, J. W.			0 01	"
	McLaren, D			15 45	"
	Leishman, F.			0 30	"
	Nellis, S. A			0 10	"
	Vansickle, E.			0 64	Jerseyville
	McCoy Bros			3 67	Hamilton
	Allen, R.			29 65	"
	Beddoe, T. W.			0 38	"
	Barnard, P. B			0 05	Toronto
	Campbell, D.			1 81	Nelson
	Cline, W. J.			0 62	Bartonville
	Henley & Wilson			1 47	Hamilton
	Jones, A. G., Treas.			4 64	"
	Annis, W. G.			0 04	"
	Baker, Francis			5 33	"
	Clarke, W. J.			0 14	Trenton
	Galt Rag & Metal Co.			2 49	Hamilton
	Great Central Fair			9 61	"
	Hencock, R.			1 76	"
	Hebert, F. G.			0 65	Grimsby
	Hemmingway, E. B.			0 10	Hamilton
	Ayres, S.			2 30	"
	Myer, Carl			0 60	"
	Carried forward			502 45	

SESSIONAL PAPER No. 7

Banque d'Hamilton.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Hamilton	Oct. 31, '87		
"	May 3, '88		
"	" 3, '88		
"	July 14, '88		
"	Aug. 23, '87		
"	Dec. 29, '86		
"	Nov. 27, '86		
"	" 24, '87		
"	June 4, '88		
"	Nov. 19, '88		
"	Oct. 25, '88		
"	June 15, '88		
"	April 28, '88		
"	Jan. 15, '88		
"	" 13, '87		
"	Feb. 11, '88		
"	June 18, '88		
"	Nov. 5, '88		
"	July 8, '88		
"	Feb. 18, '89		
"	Mar. 7, '89		
"	Jan. 31, '89		
"	Mar. 23, '88		
"	May 10, '89		
"	Dec. 8, '88		
"	Jan. 30, '89		
"	Oct. 18, '89		
"	Feb. 20, '89		
"	Jan. 28, '89		
"	Nov. 19, '88		
"	May 18, '89		
"	Aug. 31, '89		
"	Feb. 15, '89		
"	Jan. 15, '87		
"	Feb. 28, '90		
"	" 17, '90		
"	May 16, '90		
"	Jan. 4, '90		
"	Feb. 20, '90		
"	Jan. 22, '89		
"	April 10, '90		
"	Jan. 2, '90		
"	Nov. 8, '90		
"	Dec. 28, '89		
"	" 28, '88		
"	July 3, '90		
"	Nov. 30, '88		
"	Dec. 30, '91		
"	" 30, '91		
"	" 5, '91		
"	Sept. 11, '91		
"	April 27, '91		
"	Jan. 21, '91		
"	Apr. 11, '91		
"	Nov. 29, '90		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			502 45	
	Moore, S. G			3 98	Hamilton
	Park & Montgomery			0 58	"
	Reid, Jno			0 04	"
	Ramsay, Mrs. M. A			0 60	"
	Turner, Dugald			0 06	"
	Wallis, W., & Co			0 43	"
	Yeo, T. & J. B			0 70	Ryckman's Corners
	Tucker, F. W			1 00	Hamiltor
	Bell, G. M			0 28	"
	Taylor, J. E			0 05	"
	Gallagher, D			1 89	Barton
	Hinch, G. V			0 04	Hamilton
	Kent, J			0 57	"
	Kendrie, Wm., (petty acct.)			0 15	"
	Spittal, J			0 90	"
	Lees, G., ex. Ramsay est			0 01	Dundas
	Lees, G., ex. Lees est			0 01	"
	Wilson, Thos			0 27	Hamilton
	Petit, A. C			0 60	Burlington
	Lewis, J. B			0 02	"
	Upton, Fanny			0 45	"
	Gray, Wm. & Co			0 11	Hamilton
	Giles, F. W			0 23	"
	Jackson, E			10 73	"
	Kartson Bros			0 16	"
	Kellond & Elliott			1 55	"
	Fielding, John S			0 10	"
	Merlhan, J. E			0 96	"
	McIvor, W			0 41	"
	Rogers, F. E			0 38	"
	Stark, S. M. J			0 05	"
	Tschudi, F. W. & Co			0 03	"
	Wright, A. J			0 03	"
	McEvoy, Jno			1 45	"
	Mitukin, M			1 45	"
	Randall, J. S			0 15	"
	Wilson, F., in trust			0 01	"
	Dockings, Emma			0 94	"
	Chambers, Nellie			0 31	"
	Stamp, Annie			0 14	"
	Dawcett, Sarah Ann			0 67	Ryckman's Corners
	Smith, Mrs. Ann			0 42	Hamilton
	Blackstone, Eliza			0 62	"
	Heming, A. H. H			0 16	"
	Soules, M			0 85	"
	Burke, A			0 01	"
	Montgomery, R. B			2 01	"
	Ross, J. W			0 05	"
	Hannah, J			0 49	"
	Harding, J			1 87	"
	Carsley, J			0 30	"
	Doak, S			1 36	"
	Hillingwell, H			0 58	"
	Benkley, M., coll acct			0 03	"
	Weaver, L			0 22	"
	Carried forward			543 91	

SESSIONAL PAPER No. 7

Banque d'Hamilton.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Hamilton. ..	Dec, 27, '90		
"	Jan. 3, '91		
"	Mar. 14, '91		
"	July 21, '91		
"	May 21, '91		
"	June 9, '91		
"	Nov. 24, '90		
"	Apr. 18, '91		
"	Dec. 23, '92		
"	Sept. 28, '91		
"	Dec. 14, '91		
"	" 17, '91		
"	Aug. 12, '91		
"	Oct. 6, '92		
"	Sept. 24, '90		
"	Dec. 4, '91		
"	" 11, '91		
"	" 5, '91		
"	Feb. 6, '92		
"	Sept. 2, '92		
"	June 7, '92		
"	May 20, '93		
"	Jan. 4, '93		
"	Dec. 9, '92		
"	Apr. 24, '93		
"	Aug. 19, '93		
"	May 23, '93		
"	Oct. 2, '93		
"	Jan. 30, '93		
"	Apr. 5, '93		
"	" 26, '93		
"	Oct. 12, '93		
"	Nov. 11, '93		
"	Sept. 5, '92		
"	Aug. 15, '92		
"	Jan. 3, '93		
"	Oct. 29, '92		
"	Dec. 31, '93		
"	" 31, '92		
"	" 31, '93		
"	" 31, '93		
"	" 31, '93		
"	" 31, '93		
"	Dec. 31, '93		
"	Mar. 29, '94		
"	May 15, '94		
"	Dec. 26, '94		
"	July 3, '94		
"	Sept. 5, '94		
"	Nov. 15, '94		
"	Feb. 21, '94		
"	Feb. 2, '94		
"	June 16, '94		
"	Nov. 16, '94		
"	Dec. 26, '94		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			543 91	
	Almas, G. J			0 24	Hamilton, Ont.
	McKay, Edith			0 38	"
	Sims, Mary Ann			0 09	"
	Mitchell, Chas. H.			0 28	"
	Cummings, Mary J.			0 52	"
	Stevens, Jas. and Julia			0 76	"
	Sullivan, Michael			0 38	"
	Wilson. Samuel			0 37	"
	Dixon, Mary			0 28	"
	Garson, Edward			0 06	"
	Armes, Eliza			0 08	"
	Leslie, R.			1 78	"
	White, W			1 56	"
	Hughes, Ellen			0 95	"
	Laurie, J. B., Deens, P. T., and Watson, A. S., trustees			0 23	"
	Telfer, Christina			3 63	"
	Harris, E. A.			0 50	"
	Post, J. H.			0 39	Caistorville
	Pope, Edwin			0 37	Hamilton
	Wright, A. E.			0 63	"
	Keltie, Celestie			0 45	"
	Atchinson, A.			0 53	Listowel
	Angus, H. R.			0 20	Hamilton
	Brown, J			0 50	Dunnville
	Hacker, G. G., financier			0 50	Hamilton
	Jones, Geo.			0 11	Burlington
	Armstrong, F.			0 09	Hamilton
	McDougall, Mrs. J.			0 05	"
	Plumb, Thos.			0 07	"
	Prentice, J.			0 28	"
	Ritchie, Geo			0 40	"
	Steinberg, J			0 83	"
	Whitfield, W. H			0 33	Ancaster
	Meyers Bros.			5 03	Hamilton
	Leishmann, J. F.			0 02	"
	Moore, S. G			3 50	"
	Greig, J. W			1 22	"
	Reid, Geo			0 90	"
	Bigelow, Hannah H.			1 48	"
	Kinsman, Maggie			1 45	"
	Gould, Harry J			1 26	Caledonia
	Aldridge, W.			1 31	Hamilton
	McLeod, Donald			1 17	"
	Shaver, Eliza			1 74	Caledonia
	Kerr, Wm. Henry			0 23	Hamilton
	Brennen, Patrick			0 38	Aldershot
	McCowell, Sarah			0 80	Hamilton
	Wilson, Jas., in trust			0 77	"
	Spohn, Mary			0 35	Stoney Creek
	King, Selina			0 59	Hamilton
	Foster, Frank			0 10	"
	Young, Ida			0 24	Ryckman's Corners
	Barrett, W.			0 92	Hamilton
	Davis, R. B., treasurer			0 19	"
	Carried forward			581 48	

SESSIONAL PAPER No. 7

Banque d'Hamilton.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Hamilton, Ont.	Dec. 16, '94		
"	" 31, '94		
"	" 1, '94		
"	Feb. 16, '94		
"	Dec. 3, '94		
"	Jan. 2, '94		
"	Dec. 31, '94		
"	" 31, '94		
"	Jan. 2, '94		
"	" 2, '94		
"	" 24, '94		
"	Aug. 17, '93		
"	Jan. 25, '94		
	" 22, '94		
"			
"	Dec. 31, '94		
"	Jan. 17, '94		
"	Mar. 18, '91		
"	April 22, '92		
"	Dec. 31, '92		
"	" 31, '92		
"	Feb. 5, '91		
"	Mar. 14, '95		
"	May 4, '95		
"	Jan. 2, '95		
"	" 2, '95		
"	" 2, '95		
"	Dec. 9, '95		
"	May 21, '95		
"	July 10, '95		
"	June 15, '95		
"	Aug. 27, '95		
"	" 14, '95		
"	May 10, '95		
"	Jan. 18, '95		
"	Sept. 30, '95		
"	Dec. 31, '95		
"	" 31, '95		
"	" 31, '95		
"	" 31, '95		
"	" 31, '95		
"	" 31, '95		
"	" 31, '95		
"	" 31, '95		
"	" 31, '95		
"	" 31, '95		
"	" 31, '95		
"	" 31, '95		
"	May 27, '95		
"	Jan. 14, '95		
"	Nov. 18, '95		
"	June 10, '95		
"	Feb. 28, '95		
"	May 10, '96		
"	" 21, '96		

Bank of Hamilton—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			581 48	
	Fowler, F. J.			0 09	Hamilton
	Hamilton Natural Gas & Mining Co			6 32	"
	Hammond, S. R.			0 67	"
	Dickson, C. M.			1 01	"
	Goodwin, Eliza			0 38	Aldershot
	Henry, Henry & Lewis, executors.			37 65	Hamilton
	Husband, Geo. E.			8 12	"
	Galbraith, C.			0 01	"
	Carr, L., secretary			0 87	"
	Kitson, T. J. Trafford			0 17	"
	Silk, Jno.			78 75	"
	Mason, T.			0 01	"
	Allan, J. C.			0 37	"
	Allen, Robt.			0 41	"
	Batterson, C.			0 94	"
	Hatzfeldt, L. E., estate.			63 92	"
	Allanson, L., trust			3 04	"
	Mills, F. H.			1 00	"
	Morrison, E. W.			1 10	Ottawa
	Mulholland, W.			0 03	Hamilton
	Robertson & Co.			0 10	"
	Wallace, J.			0 03	"
	Hunter, A., assignee			0 18	"
	Kelvert, M. C., trust acct.			0 28	"
	Lenz, Lucy			0 94	Bartonville
	Wilson, A. L.			0 76	Hamilton
	Wilson, Gracie.			0 76	"
	Wilson, Hazel			0 76	"
	Johnson, Geo.			0 40	"
	Keep, J. Palmer			0 81	Winona
	Koch, Mrs. K.			0 93	Hamilton
	Williams, K			0 61	"
	Semmens, Maggie.			0 52	"
	Reid, Wm., and Nixon Thos.			0 65	"
	Wilkes, Emily J			0 35	"
	White, Ada.			0 53	"
	McKay, Bertha			0 51	"
	Clark, Wm. E.			0 06	Stoney Creek
	Trudgeon, Isabella			0 29	Hamilton
	Johnson, W. B.			0 56	Flamboro Centre
	Walker, Robt.			0 40	Carslake
	Stewart, Beril			0 14	Toronto
	Yorrell, Belle			0 09	Hamilton
	Stares, Robt. & Co.			0 18	"
	Shaw, Dora.			0 06	"
	Kurbert, Morris			0 05	"
	Wall, Hattie M.			0 34	"
	Smith, Bertie E. W.			0 94	"
	Thomas, Mrs. A			0 25	"
	Smith, J. B.			0 19	"
	Kennedy, R. D.			0 33	"
	Marshall, Chas. E.			1 60	"
	Anderson, Donald A.			18 70	Midland
	Armstrong, J. R.			4 80	Hamilton
	Jarger, Hannah.			21 54	"
	Carried forward			845 98	

SESSIONAL PAPER No. 7

Banque d'Hamilton.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Hamilton	May 9, '96		
"	Feb. 1, '95		
"	April 16, '96		
"	Feb. 26, '95		
"	July 3, '96		
"	Jan. 2, '92		
"	Dec. 24, '94		
"	July 27, '96		
"	April 10, '96		
"	Oct. 23, '96		
"	Feb. 4, '91		
"	July 29, '96		
"	Dec. 31, '96		
"	" 31, '96		
"	" 31, '96		
"	" 31, '96		
"	" 31, '96		Dead.
"	" 31, '96		
"	" 31, '96		
"	" 31, '96		
"	" 31, '96		
"	" 31, '96		
"	" 31, '96		
"	April 26, '94		
"	Oct. 14, '97		
"	July 15, '96		
"	" 15, '96		
"	" 15, '96		
"	April 20, '97		
"	" 27, '97		
"	Feb. 6, '96		
"	May 17, '97		
"	July 11, '96		
"	April 7, '96		
"	Aug. 10, '97		
"	May 26, '96		
"	Dec. 24, '97		
"	June 23, '96		
"	" 30, '96		
"	Feb. 6, '97		
"	March 6, '97		
"	June 9, '96		
"	Jan. 27, '96		
"	Mar. 11, '97		
"	Feb. 1, '96		
"	Mar. 21, '96		
"	Dec. 16, '97		
"	Feb. 15, '97		
"	May 26, '93		
"	Dec. 31, '88		
"	" 31, '88		
"	" 14, '97		
"	Aug. 28, '95		
"	Feb. 18, '89		
	Mar. 28, '91		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			845 98	
	Stevenson, Annie E			2 63	Hamilton
	Lemon, Jas			1 25	"
	Easterbrook, A. B., in trust			13 33	Freelton
	Webster, Jas. F			1 39	Hamilton
	Kunillu, J. H			2 68	"
	Jerome, Mary L., exec			67 21	Senaca
	Pentecost, Roberta			6 97	Hamilton
	Thomas, Mark B			7 70	Dundas
	Walker, Isaac, exec			236 38	Appleby
	Parrott, Wm			2 44	Hamilton
	Clarkson, Mrs. Jno			1 80	Chedoke
	Reed, J. A			2 88	Caledonia
	Harris, Marceline, in trust			1 93	Hamilton
	Farming, Michael			9 22	"
	Foguet, Isabella			1 27	"
	Harlottle, J. C., trust			10 14	Cummingsville
	Barn, Jas. jr			2 83	Hamilton
	Mundell, Gertrude C			7 94	"
	Smith, Mary in trust			6 00	"
	Lightfoot, J. E			1 61	"
	Shepherd, Ellen E., in trust			5 96	Abington
	Goddard, A			0 40	Hamilton
	Powell, J			1 02	"
	McKenzie, J			0 18	"
	Frank, S			5 92	"
	Chisholm, J			0 25	"
	Clark, W. J			0 66	"
	Fotheringill, Jno			0 85	"
	Baxter, B. E			0 35	Fort Erie
	Degeer, D			0 10	Hamilton
	Freeman & Son			0 45	"
	Peene, A. S			0 01	"
	West, C			0 02	"
	Hendrie, J. S			0 30	"
	Kuntz, S			4 47	"
	Dyer, H. S			0 17	"
	Thompson, Jno			0 06	"
	Peene, W. S			0 04	"
	Young, M			1 45	Burlington
	Batty, P			2 61	Hamilton
	Hummill, Mrs. E. M			5 58	"
	Waldron, Eliza			5 84	"
	Robertson, Alex			3 25	Carlisle
	Saunders, E			1 50	Hamilton
	Buck, Nicholas			45 26	"
	Tandern, J. A. & H. A			1 34	"
	Webster, Mrs. Ann			8 57	"
	Clark, Jessie L			7 16	West Flamboro
	Sealey, Agnes R			82 98	Hamilton
	Williams, J. C			16 25	Freelton
	Watt, Wm			3 10	Tweedside
	Cowan, Rev. W. B			3 09	Hamilton
	Young, M. J., treas			1 19	"
	Thomson, Chas			0 24	"
	Smith, Laura L			0 81	Stoney Creek
	Carried forward			1,445 01	

Banque d'Hamilton.

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	Month Year		
Hamilton	Dec. 17, '95		
"	Jan. 12, '95		
"	June 23, '91		
"	Jan. 14, '91		
"	Nov. 27, '96		
"	" 2, '92		
"	July 7, '97		
"	Dec. 7, '97		
"	Nov 4, '97		
"	Aug. 15, '95		
"	Dec. 31, '96		
"	Sept. 19, '95		
"	May 23, '96		
"	Jan. 4, '96		
"	" 11, '96		
"	Oct. 28, '96		
"	" 28, '96		
"	Mar. 10, '96		
"	" 10, '96		
"	Apr. 20, '96		
"	Sept. 13, '97		
"	Dec. 31, '89		
"	" 31, '90		
"	" 31, '90		
"	" 31, '90		
"	" 31, '90		
"	" 31, '91		
"	" 31, '92		
"	" 31, '93		
"	" 31, '93		
"	" 31, '93		
"	Jan. 2, '79		
"	Dec. 31, '81		
"	Nov. 26, '84		
"	Dec. 31, '86		
"	" 31, '86		
"	" 31, '86		
"	" 31, '86		
"	Jan. 2, '78		
"	Apr. 12, '89		
"	Mar. 18, '90		
"	June 6, '91		
"	Dec. 16, '89		
"	Nov. 5, '94		
"	Sept. 2, '66		
"	Aug. 23, '94		
"	July 9, '95		
"	Aug. 5, '96		
"	Sept. 14, '96		
"	Aug. 10, '97		
"	" 12, '97		
"	Dec. 31, '96		
"	" 31, '96		
"	Mar. 26, '96		
"	" 14, '96		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			1,445 01	
	Fitzpatrick, M			0 38	Hamilton
	Smith, Bella J			0 43	Glanford
	Little, M. J			0 50	Hamilton
	Mott, W. A			0 15	Bartonville
	Wright, Ethel			0 11	Hamilton
	Bellings, R. R			0 06	"
	Southam, W. J			0 03	"
	Gadsby, Jas			0 31	"
	Wallington, Alice			0 68	"
	Beemer, Cecily			0 85	"
	O'Dell, H			3 62	Aberton
	Keep, S. B			4 69	Winona
	Reed, Mrs. Maud			1 65	Caledonia
	Thomson, G. H			2 33	New West'ster, B.C.
	Gill, Samuel			1 17	Hamilton
	Harris, Mrs. Rachel			53 83	Binbrook
	Williamson, Mrs. Mary			8 64	Niagara Falls, N.Y.
	Armes, Wm			0 21	Albion
	Dewey, Frank T			0 64	Hamilton
	Dewey, Tracey F			0 58	"
	Grant, Mrs. K			0 28	"
	Horning, J. H			0 83	"
	Sadler, F. J			6 02	Waterdown
	Blachford, Miss O. F			1 20	Hamilton
	Arrell, J. T. V. S			1 33	Caledonia
	Moore, Kate Helen			14 07	Surrey Centre, B.C.
	McIlroy, R			1 44	Hamilton
	Gay, Walter			3 20	"
	O'Leary, Annie			3 18	"
	Sprange, Far			2 88	Nelson
	Peel, Wm			1 55	Hamilton
	Wallis, W			3 55	"
	Rogers, And			1 30	"
	East, Bessie			140 54	"
	Smith, Ethel Mary			1 32	Stoney Creek
	McKay, J. D., et al executor			69 20	Hamilton
	Pitcher, Chas			3 82	"
	Dawson, Mary			1 34	"
	Smye, Jos			1 36	"
	Bigelow, R. O			4 61	"
	Wallace, Miss Margt. or Mary			7 73	"
	Heddle, David J			3 67	"
	Jogor, H. B			62 15	"
	Logie, W. A., treas. G. Co. XIII Batt			2 71	"
	Wilson, Mrs. M. H			1 58	"
	Grassie, Geo			6 67	Mount Albion
	Richardson, Lena			1 17	Hamilton
	Mitchell, Mary			5 82	Aldershot
	Cheywin, Mary C			1 38	Hamilton
	Arnold, S. M., trust			6 82	"
	Young, Mary A. J			7 69	Burlington
	Chadwick, Chas. A			3 64	Hamilton
	White, T. M			68 16	"
	Manning, Cath			45 63	"
	Carried forward			2,013 71	

SESSIONAL PAPER No. 7

Banque d'Hamilton.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Hamilton.	Feb. 5, '96		
"	July 28, '97		
"	Jan. 7, '96		
"	Feb. 22, '97		
"	Dec. 4, '97		
"	June 30, '97		
"	Jan. 5, '97		
"	Apr. 2, '97		
"	Mar. 22, '97		
"	Nov. 17, '96		
"	Dec. 15, '96		
"	Jan. 17, '96		
"	Feb. 14, '95		
"	Jan. 11, '96		
"	Feb. 22, '96		
"	Oct. 16, '95		
"	May 16, '95		
"	Mar. 16, '95		
"	June 30, '96		
"	" 30, '96		
"	May 7, '96		
"	Apr. 20, '97		
"	Mar. 8, '97		
"	Aug. 29, '97		
"	June 30, '98		
"	Nov. 26, '97		
"	Jan. 13, '91		
"	Apr. 28 '96		
"	" 11, '91		
"	Nov 1, '92		
"	Jan. 4, '96		
"	June 2, '91		
"	" 7, '92		
"	" 19, '95		
"	Nov. 7, '96		
"	Sept. 23, '91		
"	Dec. 24, '91		
"	Jan. 19, '96		
"	Aug. 15, '96		
"	Dec. 21, '95		
"	" 14, '94		
"	" 13, '93		
"	Jan. 27, '92		
"	" 17, '93		
"	June 11, '90		
"	July 28, '98		
"	Apr. 2, '98		
"	May 27, '98		
"	Dec. 29, '98		
"	Jan. 16, '93		
"	Aug. 4, '93		
"	Apr. 24, '97		
"	Aug. 7, '97		
"	" 7, '95		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			2,013 71	
	Vansickle, W. C. or Jane			23 89	Hamilton
	Chadwick, C. A. C. K			2 72	Jerseyville
	Lethe, A			3 61	Hamilton
	Beden, Rosa, in trust			1 73	"
	Truker, A			2 58	"
	Mason, Jane			9 23	Tynside
	Decatur, H. G., in trust			10 92	Hamilton
	Symons, J			2 13	Bartonville
	Roach, E. L			1 33	Hamilton
	Young, Mary L., in trust			2 98	Burlington
	Cook, W. E			7 73	Hamilton
	Smith, L. L			13 39	Waterdown
	Reed, G. L			0 32	Hamilton
	Patterson, M. B			696 32	Caledonia
	Pope, John			298 38	Renforth
	Sheppard, Garwood and Dora			0 25	Clappisons Corners
	Gillespie, Christina			101 35	Hamilton
	Butterfield, L			62 57	"
	Burwell, Geo			2 08	"
	Edwards, Ben			16 31	"
	Smith, Joel			597 60	Glanford
	Terrance, C. W			26 98	Hamilton
	Kite, M. E			11 78	"
	Griggs, G. W			0 16	"
	Hil, F. E			6 39	Fruitland
	Webster, Ida			0 36	Hamilton
	Harris, Jane			11 74	Stoney Creek
	Carson, M. J., Carson, J. and Rogers, R			62 78	Hamilton
	Hunter, P			246 96	Beamsville
	Bothright, R			5 83	Caledonia
	Crooks, Kate			152 40	Hamilton
	Brown, Rebecca			1 25	"
	Kimer, Elizabeth, trustee			58 73	"
	Crooks, R. A			1 15	"
	Hamilton, Chas. S			0 14	Smithville
	Maguire, Wm			0 45	Hamilton
	Judd, Alice			84 14	"
	Austin, Annie			1 78	"
	Kennedy, James S			1 41	"
	Lewis, Geo. F			75 83	Winona
	Wright, John			3 00	Hamilton
	Beattie, Matilda			30 01	Moorifield
	Hancock, Richard			2 24	Hamilton
	Kappelle, K			1 96	"
	Malloy, M. A			4 62	"
	Hannon, Catharine			94 18	"
	Bangoeth, P., Neighorn, C. and Verdenheimer, P., trustees			175 28	"
	Evans, James McLean			609 33	Waterdown
	Kavanagh, Annie			6 10	Hamilton
	Kavanagh, Frank			3 19	"
	Francis, G. and A			19 97	Ancaster
	Black, Annie F			2 32	Hamilton
	McLaren, Amanda			3 57	Nelson
	Carried forward			5,577 16	

SESSIONAL PAPER No. 7

Banque d'Hamilton.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Hamilton	Dec. 27, '93		
"	July 20, '92		
"	Apr. 29, '95		
"	Mar. 11, '93		
"	Oct. 7, '95		
"	Dec. 1, '93		
"	Feb. 25, '92		
"	Jan. 12, '95		
"	Feb. 21, '93		
"	Sept. 1, '93		
"	Feb. 10, '94		
"	July 4, '93		
"	June 29, '99		
"	Oct. 30, '97		
"	Nov. 2, '99		
"	Oct. 13, '99		
"	Sept. 12, '99		
"	Oct. 20, '99		
"	May 22, '99		
"	Sept. 13, '97		
"	July 10, '99		
"	Oct. 30, '93		
"	Feb. 1, '99		
"	Oct. 15, '99		
"	Feb. 7, '99		
"	Sept. 13, '99		
"	Apr. 6, '99		
"	" 4, '99		
"	" 12, '99		
"	Sept. 2 '99		
"	July 11, '99		
"	Dec. 15, '99		
"	June 20, '99		
"	Nov. 6, '99		
"	April 3, '99		
"	Mar. 12, '99		
"	July 16, '98		
"	Sept. 17, '94		
"	Jan. 5, '94		
"	Oct. 19, '93		
"	" 26, '93		
"	" 26, '99		
"	" 26, '93		
"	" 26, '93		
"	April 13, '99		
"	Nov. 6, '93		
"	May 2, '96		
"	Sept. 21, '97		
"	Oct. 5, '99		Since claimed.
"	" 5, '99		Since claimed.
"	Jan. 21, '99		
"	Aug. 22, '99		
"	Oct. 28, '99		

Bank of Hamilton—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			5,577 16	
	Daniels, W. S.			1 63	Tapleytown
	Gordon, Amelia			122 30	Hamilton
	Barr, Catharine L.			1,938 73	"
	Morden, Mary S.			18 59	"
	Morden, William W.			21 26	"
	Melton, Jos.			1 35	Tyneside
	Rowan, Viola			3 85	Hamilton
	Goodale, Geo. B.			6 68	"
	Bargeith, Nettie			2 32	"
	Mitchell, Fannie			3 88	Blackheath
	Adam, Isabella			300 00	Balmoral
	Higgins, Michael, ex. Mary Doyle			100 00	Willow Grove
	Higgins, Michael, ex. M. Gregory			50 00	"
	Higgins, Michael, ex. M. Ernest			50 00	"
	Smith, Robert			800 00	Hamilton
	Dalton, J. in trust W. Dalton			25 00	"
	Brennen, H. S., in trust			200 00	"
	Johnson, J. L. S., and Cahill, E. D.			38 00	"
	Ormeston, T. D.			4,015 00	Unknown
	Ormeston, T. D.			987 22	"
	Gilmour, T. D.			967 00	Hamilton
	Smith, Jno. W., or Smith, Mary K.			300 00	"
	Vanderburg, Jno.			550 00	Balmoral
	Cardwell, A. C. and Blair, G. W.			258 00	Hamilton
	Webber, M. A. or Webber, Mary A.			100 00	"
	Clark, J.			7 00	Everett
	Scott, R.			2 59	Alliston
	Stewart, Henry			16 00	"
	Wilkinson, J. and R. J.			2 00	West Assa
	Boak, Benj., executor of			0 91	Weston
	McDevitt, W.			49 75	Unknown
	Anderson, Benj.			132 66	Violet Hill
	McCrae, Ann Jane, coll acct.			6 29	Alliston
	Borland, B., in trust			14 73	Hamilton
	Balantyne, R. B.			1 71	"
	Potter, Jos.			0 83	"
	Venater, Geo			0 82	"
	Dillon, Mrs. E., in trust			5 11	"
	Dillon, Mrs. E., in trust			3 00	"
	Chapman, Wm.			22 39	"
	Morden, Miss Laura			6 66	"
	Taylor, W. H.			1 40	"
	Richardson, Mrs. Mary			20 00	"
	Carey, W. T. or Louisa			2 11	"
	Stover, J. W.			1 00	"
	Lindsay, Allan J.			14 09	Carluke
	Mitchell, Miss A., in trust			1 77	Hamilton
	McQueen, Miss J., in trust			1 58	"
	Martin, F. R.			1 64	"
	Mitchell, Hy.			1 17	"
	Seeley, E. A			2 20	"
	Massie, A.			6 50	"
	Dickenson, J.			1 35	"
	Bryers, E.			1 50	"
	Volker, E., in trust			0 22	"
	Carried forward			16,760 95	

Banque d'Hamilton.

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	Month Year		
Hamilton	May 27, '99		
"	Nov. 17, '96		
"	Oct. 18, '9-		
"	Nov. 14, '96		
"	" 1, '96		
"	Apr. 1, '99		
"	Jan. 25, '99		
"	Sept. 21, '99		
"	July 27, '99		
"	May 23, '99		
"	Feb. 5, '91		
"	June 28, '93		
"	" 28, '93		
"	" 28, '93		
"	Oct. 21, '95		
"	Jan. 7, '96		
"	Oct. 17, '96		Deposit receipts.
"	" 17, '96		
"	" 30, '96		
"	Apr 20, '98		
"	July 28, '98		
"	Jan. 7, '99		
"	May 23, '99		
"	June 24, '99		
"	July 11, '99		
Alliston	Jan. 29, '94		
"	Nov 24, '94		
"	Feb. 24, '87		
"	Nov. 8, '89		
"	Oct. 10, '90		
"	May 31, '98		
"	Feb. 6, '97		Dead.
Barton St	Dec. 13, '97		
"	Mar. 5, '98		
"	Oct. 13, '98		
"	May 17, '98		
"	Mar. 20, '97		
"	Oct. 31, '96		
"	Jan. 4, '99		
"	Aug. 26, '97		
"	Feb. 7, '98		
"	June 11, '98		
"	Jan. 13, '97		
"	Sept. 23, '99		
"	Mar. 3, '94		
"	Dec. 27, '94		
"	May 2, '95		
"	June 4, '97		
"	Sept. 23, '95		
"	Nov. 2, '95		
"	Dec. 26, '96		
"	Jan. 14, '97		
"	Dec. 10, '96		
"	" 22, '99		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			16,760 95	
	Burden, Mrs. M			0 31	Dundas
	Burden, Miss N			0 50	"
	Pope, Miss C. A			6 67	Hamilton
	Kay, E			0 80	Brantford
	Obermeyer, P			0 22	Hamilton
	Cowan, W. C			0 67	Berlin
	Moyer, W. A. E			1 19	"
	Strome, M			0 35	"
	Fischer, J			0 26	"
	Arldtang, J. H			0 05	"
	Simonds, Miss E. J			1 01	"
	McInerney, James			32 68	Galt
	Estate of Geo. Cooke			3 62	Chesley
	McGregor, D			98 10	Cygnet, Ohio
	Quigg, T. H			0 21	Hanover
	Roberts, Miss Mary E			13 99	Lynedoch
	Madden, Kate			1 50	Hamilton
	Phibbs, R			0 60	"
	Springstead, J. C			1 66	Stoney Creek
	Lembke, F			1 11	Hamilton
	Hildreth, J. S			1 50	"
	Davies, Fannie			1 17	Chedoke
	Mundy, Mrs. O			1 10	"
	McKenzie, M. R			5 75	Binbrook
	Cassell, J. H. J			1 19	Hamilton
	Monlur, Helen			5 75	"
	Tennant, Peter			67 75	Georgetown
	Murray, Andrew			882 45	"
	Whitby, Mrs. E. J			18 67	"
	Court Credit Lodge No. 133, I.O.F.			92 20	"
	Boyle, Geo. A			125 08	Unknown
	McKenzie, Marjorie			6 04	Galt
	Campbell, Mrs. Elizabeth			121 44	Georgetown
	Miller, James, in trust			11 91	"
	Warren, Jas. L			3 21	Acton
	Ruffle, Herbert			525 84	Ballinafad
	Campbell J. and Stall. Jas. L., executors Geo. Ackert			687 80	Georgetown
	Miller, Sarah S., in trust			2 33	"
	Burchill, Robt			1 61	"
	Blacklock Co			5 63	Toronto
	Graham, W. B			3 45	Unknown
	McDonald, A			12 75	"
	Orr, Jno			1 00	"
	Chant, J. W			3 46	"
	Hunt, T. J			0 19	"
	Tallman, Wm. & Sons			1 40	Beamsville
	Grimsby Driving Park Co			1 01	Grimsby
	Gibson A. G. and Co			0 43	Toronto
	Hagar, Selina and Pettit, J. E			0 25	Grimsby
	International Exchange Co			1 59	Montreal
	Weir, Stanley			0 17	Grand Forks, B.C
	Walker, Isaac B			401 00	Grimsby
	Gundry, Mrs. Erie			0 70	Jarvis
	Bennett, Rev. C. F			0 44	Port Dover
	Carried forward			19,916 71	

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Banque d'Hamilton

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	Month Year		
t	Jan. 29, '99		
"	Aug. 15, '99		
"	May 18, '99		
"	Sept. 6, '99		
"	Aug. 4, '99		
Berlin	Oct. 6, '94		
"	Apr. 26, '97		
"	Dec. 17, '98		
"	Mar. 4, '99		
"	June 26, '99		
"	July 19, '99		
"	May 14, '98		
Chelsey	June 22, '99		Dead.
"	May 1, '97		
"	Oct. 4, '97		
Delhi	July 31, '99		
East End	Dec. 10, '98		
"	June 29, '99		
"	May 7, '99		
"	June 11, '98		
"	June 8, '98		
"	April 7, '98		
"	July 26, '98		
"	Oct. 5, '98		
"	Dec. 20, '99		
"	Jan. 10, '99		
Georgetown	Dec. 12, '94		
"	" 8, '98		
"	June 16, '97		
"	Jan. 30, '99		
"	Dec. 4, '97		
"	Mar. 27, '97		
"	Apr. 23, '98		
"	June 16, '99		
"	Nov. 27, '99		
	" 30, '99		
	June 3, '99		
	— 16, '99		
	Mar. 19, '75		
	Jan. 16, '77		
	June 27, '83		
	Nov. 10, '85		
	June 30, '89		
	July 2, '96		
	Mar. 5, '93		
Grimsby	May 13, '97		
	— 12, '98		
	July 27, '97		
	Dec. 4, '99		
	— 9, '98		
	May 1, '99		
	Apr. 23, '97		
Jarvis	Dec. 26, '99		
	— 12, '99		

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		$ cts.	$ cts.	$ cts.	
	Brought forward			19,916 71	
	Batshaw, J			0 21	Listowel
	Skae, J			0 20	"
	Leason & Wynn			0 88	Newry
	McCormick, Mrs. C			0 57	Listowel
	Sheilds, J			0 06	"
	Burton & Foster			0 01	"
	Norton, P			4 02	"
	Tremain & Co			0 85	"
	Wilson & Co., Dunham			0 40	"
	Stewart, P. M			2 00	"
	Gibson, Wm			0 39	"
	Tremain, J			0 08	"
	Thompson, W			15 35	"
	Palmer, F. W. & Co			0 19	"
	Adams, G., Chairman			1 40	"
	Davis, A. E			0 23	"
	Huber, Geo. F			0 79	"
	Summers, A. E			0 25	"
	Karges, J. J			0 09	"
	Austin and Bell			0 01	"
	Bundsche and Baechler			0 26	Milverton
	Gee, W. O			0 16	Listowel
	Wood, A			8 00	"
	Raville, A			0 85	"
	Brisbin, J. treas			0 36	"
	Buschert, J			0 02	"
	Patterson, R			0 25	"
	Beattie, G. H			0 50	"
	Campbell, A			0 25	"
	Brown, V			0 30	"
	Macdonald, W			0 60	"
	Dilworth, R. J			0 06	"
	Alexander, T. J Alexander, executor of Andrew			0 10	Britton
	Palmerston Brewing Co			4 28	Palmerston
	McTavish, M			0 10	Listowel
	Smith, A. C			22 14	Wallace
	Durrant, E			1 20	Newbridge
	Morin, D. T			7 73	Listowel
	Bennet, A			3 39	Molesworth
	Smart, R			3 13	Atwood
	Drumerling, J			122 12	Listowel
	Hubert, S			3 56	Shipley
	Wilson, F			717 49	Britton
	Grey, Allan			7 60	Burns
	Hone, W. A			18 89	Topping
	Campbell, Alex			1 95	Molesworth
	Farncombe, Geo			2 49	Wallace
	Bilton, G. St. C			12 23	Listowel
	Collins, Amelia E			17 42	"
	McElroy, Louisa			9 30	"
	Martin, M. J. and Morphy, H. B., guardians			616 87	"
	Colter, Y			5 09	Newry
	Bast, Albert			693 78	Kurtzville
	Carried forward			22,227 16	

SESSIONAL PAPER No. 7

Banque d'Hamilton.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Listowel	Nov. 12, '84		
	Feb. 19, '77		
	— 11, '76		
	Mar. 17, '77		
	Apl. 27, '77		
	Feb. 16, '78		
	Aug. 14, '77		
	Apr. 30, '78		
	Feb. 16, '78		
	Mar. 27, '78		
	Sept. 13, '79		
	Jan. 31, '80		
	May 14, '79		
	Nov. 28, '81		
	July 28, '81		
	June 26, '83		
	July 25, '83		
	Feb. 19, '84		
	June 30, '84		
	— 30, '84		
	Aug. 9, '86		
	" 13, '87		
	— 10, '86		
	Feb. 12, '88		
	— 12, '90		
	Oct. 12, '88		
	Aug. 8, '90		
	Nov. 15, '90		
	Feb. 21, '90		
	Mar. 24, '92		
	Aug. 23, '92		
	Apr. 13, '93		
	Dec. 22, '98		
	Feb. 12, '96		
	Apr. 17, '97		
	Jan. 7, '98		
	Nov. 5, '97		
	July 31, '93		Dead.
	Apr. 24, '96		
	Dec. 7, '96		
	Feb. 8, '98		
	Aug. 6, '98		
	Feb. 1, '98		
	Dec. 30, '98		
	Nov. 18, '98		
	Jan. 28, '98		
	Apr. 16, '96		
	Mar. 16, '99		
	June 11, '93		
	May 7, '96		
	Jan. 27, '96		
	Apr. 20, '95		
	— 2, '98		

Bank of Hamilton—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			22,227 16	
	Cookman, Sarah A			5 82	Glenallen
	Vipond, Tresdale			1 26	Donegal
	Wilson, Janet C			4 55	Listowel
	Sallows, F. and Duncan J			2 21	Portage la Prairie
	Forrest, A			127 91	Newry
	Kanaka, Hy			2 44	Kurtzville
	Hawke, E			2 95	Newton
	Scott, Flora			192 21	Molesworth
	McKenzie, M. D. and Geddes, J., ex. A. Coutts estate			1,358 07	Holstein
	Clark, R., in trust			8 31	Henfryn
	Usser, E. S., in trust for D. Usser			0 06	Listowel
	Caesar, E. L			0 30	Trecastle
	Porterfield, Mrs. M			0 19	Atwood
	Hetherington, Mrs. J			0 34	Listowel
	Hetherington, John			0 24	"
	Draper, J. M			0 25	"
	Anderson, R			1 53	Atwood
	Marks, Albert			1 19	Lebanon
	Deadt, Ida, in trust for D. L. Deadt			1 44	Listowel
	Robb, Marion K			27 05	Newry
	Deadt, Violet, in care Con. Deadt			1 26	Listowel
	McKenzie, F. A			12 81	Lochalsh
	McDonald, Hugh			0 45	St. Helens
	Wilson, Mrs. M			125 19	"
	Nichol, Grace M., in trust for B. & G. Nichol			121 14	Lucknow
	Johnston, Miss Mary			186 00	"
	Stewart, Chas			0 15	"
	McDonald, Adam			275 69	Holyrood
	McDonald, Mrs. Cath			121 08	St. Helens
	Boyd D., in trust for K. Boyd			13 99	Amberley
	Campbell, R., in trust			23 07	Belfast
	Stewart, Chas., in trust for H. J. Stewart			0 64	Lucknow
	Wilson, Jas			0 25	"
	Garnier, J. H			0 10	"
	Jillett, Frank S			23 70	Manitou, Man
	Black, W., collateral			4 75	Unknown
	Elliott, F. B			0 69	"
	Sims, G			25 00	"
	McCallum, J., ad			14 34	"
	Dennis, C			10 90	"
	Daing, K			0 84	"
	Parker, G			0 50	"
	Cockburn and Pott			0 05	"
	Poutt, R			0 73	"
	Wilson, T. W			0 04	Niagara Falls
	Schooley, J. W			8 54	Welland
	McKinnon, P			0 25	Niagara Falls
	Bull, Rev. Geo. B			11 82	Queenston
	Hancock, Mrs. Jessie L			0 05	Stamford
	Mowers, Thos			2 44	St. Davids
	Smith, E. A			0 20	Niagara Falls, Centre
	Young, Frank			0 80	Niagara Falls
	Carried forward			24,952 94	

Banque d'Hamilton.

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	Month Year		
Listowel	Apr. 9, 97		
	Mar. 10, '96		
	Dec. 16, '97		
	Mar. 12, '97		
	— 29, '97		
	Oct. 21, '99		
	May 11, '99		
	Jan. 2, '95		
	Aug. 27, '97		
	Dec. 1, '92		
	June 15, '93		
	Feb. 27, '95		
	May 9, '94		
	Nov. 30, '94		
	July 15, '95		
	Nov. 30, '95		
	Feb. 16, '97		
	— 16, '97		
	— 16, '97		
	July 27, '94		
	Apr. 10, '94		
Lucknow	— 2, '97		
	Feb. 28, '99		
	Nov. 23, '98		
	May 28, '98		
	Sept. 29, '98		
	Mar. 20, '99		
	Feb. 26, '94		
	Nov. 30, '99		
	Dec. 14, '99		
	" 28, '99		
	Jan. 22, '95		
	Mar. 30, '96		
	Jan. 6, '96		Dead.
Manitou, Man.	July 15, '99		Dead.
Milton	Sept. 8, '98		
	May 8, '99		
	Aug. 2, '89		
	Jan. 10, '99		
	Dec. 27, '95		
	July 19, '95		
	Dec. 17, 95		
	— 21, '96		
	Nov. 10, '97		
Niagara Falls	June 21, '99		
	Jan. 7, '99		
	Mar. 26, '98		
	Dec. 27, '98		
	Mar. 1, '99		
	Oct. 19, '98		
	Dec. 22, '98		
	Mar. 16, '98		

No of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			24,952 94	
	Bevan, W. H.			0 50	Niagara Falls
	Harvey, A. E.			0 45	"
	Mastin, Mrs. Jno.			0 25	"
	Simpson, Geo., treas. Niagara Falls Fire Co.			0 35	Niagara Falls, South
	Lewis, Mrs. S. A.			0 10	"
	Blair, H.			59 18	Belfountain
	King, Martha.			6 98	Orangeville
	Harris, John, executor			122 84	Caledon
	Breen, P.			1,166 21	Melancthon
	Mills, G. H. & R. J., executors			228 98	Retessey
	Carson, Wm			133 36	Montreal
	McCartney, Eliz.			1 38	Orangeville
	McCabe, P., in trust			13 93	"
	Wilson, M. B.			146 67	Blount
	Walker, Ann.			12 42	Alton
	Jenkins, W. J			2 60	"
	Johnston, J. A.			8 48	Waldemar
	Johnston, F. W.			10 38	"
	Dolan, Jane, and Dolan, J			595 95	Shelburne
	Turnbull, Thos.			2 03	Mono Centre
	Hastings, Agnes			0 70	Laurel
	Garvis, L. D.			1,735 77	Arthur
	Law, Jno. F			6 83	Mount Rose
	Rawn, J. J			787 84	Fentonia
	Lang, Letitia.			1 15	Erin
	Thompson, Mary			40 48	Orangeville
	Price, W. J.			6 25	"
	Anderson, Jas			0 03	Caledon
	McKitrick, S. H			0 30	Orangeville
	Lundy, Arnott			0 13	"
	Gray, Miss E. A.			0 22	"
	Taylor, J. E			0 46	Mono Mills
	Defoe, Geo.			0 30	Laurel
	McMillan, Herman			0 08	Orangeville
	Hudson, Ruth			0 15	"
	Durkin, J. D.			0 06	Amaranth
	Thompson, E. J.			0 67	Arthur
	Essery, R. A.			0 09	Orangeville
	Jackson, R. J.			0 95	Cardwell
	Blackwell, A.			0 38	Laurel
	Henderson, Mrs. S. L.			0 31	Orangeville
	McLaren, Hy.			0 20	Laurel
	McClellan, Andrew			1 38	Alton
	Manning, Fred.			0 12	Mono Centre
	Foley, Jno.			0 06	Orangeville
	Clarke, W. P.			0 19	"
	Jackson, Mary			0 03	"
	Hastings, Jno			0 27	"
	King, G. G.			0 73	"
	Petch & Shaw			0 02	"
	Gardiner, G			0 20	"
	Bennett, E. H. & Co., coll			0 08	Toronto
	Smith, Chas			0 95	Orangeville
	Thompson, Geo			0 75	"
	Carried forward			30,048 12	

Banque d'Hamilton.

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	Month Year		
Niagara Falls...	Feb. 18, '99		
"	July 11, '99		
"	Apr. 17, '99		
"	July 17, '99		
"	Dec. 21, '99		
Orangeville....	Mar. 9, '98		
"	June 9, '99		
"	Aug. 10, '99		
"	Oct. 2, '99		
"	Nov 25, '99		
"	" 20, '95		
"	" 23, '92		
"	" 22, '93		
"	Jan. 17, '98		
"	Mar. 29, 97		
"	Jan. 27, '94		
"	May 8, '89		
"	Feb. 8, '89		
"	July 10, '96		
"	Sept. 5, '90		
"	Nov. 24, '94		
"	" 28, '96		
" ..	May 13, '95		
"	Jan. 25, '98		
"	June 3, '98		
"	July 12, '98		
"	Mar. 1, '86		
"	June 13, '87		
"	Mar. 25, '87		
"	" 24, '91		
" ...	Feb. 18, '92		
"	Sept. 13, '94		
"	Dec. 19, '94		
" ..	Aug. 8, '94		
"	Feb. 20, '89		
"	Mar. 25, '89		
"	Dec. 12, '89		
"	Mar. 23, '90		
" ...	Aug. 26, '90		
"	Mar. 4, '95		
"	Oct. 8, '95		
"	July 6, '95		
"	June 19, '95		
" ..	July 28, '96		
"	Oct. 5, '96		
"	July 3, '99		
"	" 10, '99		
"	May 2, '98		
"	May 10, '99		
"	Mar. 6, '87		
" ..	June 7, '87		
"	Apr. 20, '87		
" ..	May 27, '86		
"	Oct. 7, '87		

Bank of Hamilton—

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		$ cts.	$ cts.	$ cts.	
	Brought forward			30,048 12	
	Armstrong Co			0 55	Mono Mills.
	Atkinson, Jas			0 24	Orangeville.
	Shirley, W. A.			0 50	Laurel
	McCutcheon, D.			1 33	Caledon
	Dodds, J. J.			0 56	"
	Anderson, Jno			0 40	Arthur.
	Fines, A., collect.			0 25	Orangeville
	Humphrey, W. & Co.			1 21	"
	Delands, J. W.			0 50	"
	Morris, J., coll.			26 75	Alton
	McCarty, Jas.			3 61	Caledon
	Wilson, John, assignee			13 84	Orillia.
	Stubbs, W.			0 50	Caledon
	Bailey, Jno			1,051 00	Rosemont
	Hibbert, Ashten			2 30	Owen Sound
	Dicks, Jno			17 23	"
	Day, Fred			127 28	North Keppel.
	Barclay, Wm.			29 94	Owen Sound
	Walters, Jacob			91 36	"
	Smith Sabina.			4 21	"
	Day, C. P.			5 30	"
	McLennan, Annabella			81 21	"
	Brown, Alma M			2 63	"
	Scott, Thos.			8 37	"
	Fleming, Jennie			11 99	Kilsyth
	Long, Jno.			3 19	Owen Sound
	Hall, J. B.			0 34	"
	Brown, Fannie.			0 16	"
	Englehart, E. B			0 20	"
	Durie, H.			0 51	Washington
	Parkerson, M. S.			0 09	New Orleans.
	Williams, R. P.			1 46	Owen Sound
	Watts, F. R.			0 18	"
	Jennings, F. S.			0 30	"
	Wilcox, H. B.			0 12	"
	Doreland, W. L.			0 47	"
	Brown, M.			0 17	"
	Pigott, M. A.			0 65	"
	Carr, B. H.			0 42	"
	Robinson, Mrs. F.			0 50	"
	Horton, R.			0 53	"
	Smith, J. D.			0 63	"
	Struthers, Mrs. M. B.			0 29	"
	Vanstone, F. S			0 78	"
	Ormiston, W.			0 97	"
	Marshall, H.			0 41	"
	Eastwood, W. P.			0 42	"
	Morgan, Miss Ann, administatrix.			25 22	Palmerston.
	McElvenny, B., in trust.			30 64	"
	Stapleton, Geo			0 39	Port Elgin
	Johns, J.			1 00	Southampton.
	Brecker, Moses			0 01	Berlin
	License Fund acct. Scott Act			1 60	Port Elgin
	Milne, James.			6 65	Rochester, N.Y.
	Gordon, Geo			0 04	Southampton.
	Carried forward			31,609 52	

SESSIONAL PAPER No. 7

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	Month Year		
Orangeville	Oct. 19, '88		
"	Sept. 5, '89		
"	" 21, '91		
"	" 12, '90		
"	Apr. 18, '91		
"	Aug. 12, '92		
"	Dec. 7, '93		
"	Sept. 18, '88		
"	Jan. 2, '92		
"	Dec. 28, '94		
"	Aug. 18, '92		
"	Oct. 18, '92		
"	Dec. 1, '97		
"	Jan. 18, '98		
Owen Sound	Dec. 22, '99		
"	Aug. 22, '99		
"	Nov. 5, '98		
"	July 29, '98		
"	Jan. 19, '98		
"	Nov. 14, '96		
"	Oct. 26, '96		
"	Apr. 2, '99		
"	Oct. 13, '96		
"	" 12, '96		
"	May 20, '96		
"	Oct. 21, '97		
"	Aug. 1, '91		
"	Sept. 4, '91		
"	Nov. 16, '91		
"	Oct. 5, '92		
"	Sept. 1, '93		
"	Aug. 15, '99		
"	Jan. 27, '99		
"	Oct. 16, '98		
"	Jan. 2, '94		
"	" 4, '95		
"	May 15, '95		
"	Dec. 17, '99		
"	Jan. 1, '99		
"	Nov. 2, '98		
"	Dec. 7, '97		
"	Feb. 4, '99		
"	Aug. 31, '99		
"	Dec. 8, '99		
"	" 15, '99		
"	Oct. 31, '99		
"	May 17, '99		
Palmerston	Oct. 24, '99		
"	" 28, '99		
Port Elgin	July 7, '94		Dead.
"	Feb. 20, '93		
"	Sept. 24, '94		
"	" 14, '90		
"	Jan. 15, '90		
"	Aug. 16, '94		

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		$ cts.	$ cts.	$ cts.	
	Brought forward			31,609 52	
	Johns, Mary			500 00	Southampton
	Schwass, John L			42 18	Burgoyne
	Strong, Jane Susan			344 52	Port Elgin
	McCarel, Edith			6 39	Allenford
	Slate, Arthur			0 24	Port Elgin
	Strong, Miss Mary			0 72	"
	Falconer, J. D., secy.-treas			72 44	"
	Wilkie, Kate			124 08	North Bruce
	Wilson, Jennie			59 60	Arkwright
	Smith, E. A., in trust			2 29	Port Elgin
	Dick, Mabel			82 88	Burgoyne
	George, A. F			24 66	Port Elgin
	Freeborn, John, in trust			97 99	Arkwright
	Barber, J. V			0 33	Simcoe
	Finch, J. D			2 43	"
	Banslaugh, J			0 10	"
	Eagles, Cath. F			2 11	Delhi
	McDonagh, J. A			34 75	Simcoe
	Pratt, Jos			0 15	South Middleton
	Johnston, G. E			26 00	Vittoria
	Grooms, Jno			0 29	La Sallette
	Jeffreys, Geo			0 12	Lynedoch
	Morrison, Bros			0 15	Harrow
	Simcoe Cricket Club			0 92	Simcoe
	Lewis, Levi			0 50	Silver Hill
	Pettit, H			1 00	Lynnville
	Wooley, W. McF			0 39	Pt. Ryerse
	Grasitt, Mrs. J. W			0 16	Simcoe
	Coles, R. D			0 25	"
	Ilton, Mrs. Eliza			5 05	"
	McBride, J. A			0 20	"
	Klepper, J			0 21	"
	Lamprey, E. H			0 08	"
	Carey, Rev. G. M. W			0 30	Ottawa
	Moffett, Robert			0 52	Silver Hill
	Mills, Mrs. Eliza			0 50	Simcoe
	Innes, Mrs. Betsy			0 07	Wyndham
	Osborne, R			1 36	Simcoe
	Carey, Rev. T, H			0 12	"
	Babcock, Hayman			0 24	"
	Wooley, Jos. jr			0 15	Charlotteville
	Ryerson, Ethel A			0 11	Simcoe
	Youmans, Maggie			0 23	St. Williams
	Watts, J. A., treas			0 05	Walsh
	Steele, M. R			0 07	Simcoe
	Lawrence, Wm			2 27	Pt. Ryerse
	Ermatinger, Mrs. M			0 19	Simcoe
	Haggard, J			0 02	"
	Ward, W			1 81	"
	Helmer, A. M			0 39	Thamesville
	Tisdale, E. S			0 70	Carholme
	Jall, Sam			0 05	Simcoe
	Younge, C. P			0 67	Vittoria
	Alger, Mrs. Minnie			0 04	Simcoe
	Sherk, J. L			0 97	"
	Carried forward			33,053 53	

Banque d'Hamilton.

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	Month Year		
Port Elgin	June 15, '97		
"	Jan. 1, '95		
"	Sept. 23, '97		
"	" 22, '97		
"	" 12, '90		
"	" 13, '93		
"	Mar. 6, '97		
"	Dec. 6, '97		
"	Nov. 21, '98		
"	Oct. 30, '99		
"	Feb. 23, '99		
"	Jan. 3, '98		
"	" 5, '98		
Simcoe	June 6, '99		Dead.
"	" 15, '99		
"	" 15, '89		
"	Nov. 9, '91		
"	Oct. 12, '99		
"	Feb. 16, '97		
"	Oct. 13, '97		
"	June 4, '97		
"	" 10, 97		
"	Oct. 3, '97		
"	Nov. 30, '91		
"	Jan. 13, '97		
"	Dec. 14, '99		
"	Nov. 30, '88		
"	May 30, '89		
"	June 1, '89		
"	" 14, '90		
"	May 31, '90		
"	" 31, '90		
"	July 28, '90		
"	Nov. 30, '90		
"	" 30, '90		
"	Dec. 4, '90		
"	May 31, '91		
"	Oct. 3, '91		
"	" 4, '91		
"	Nov. 30, '91		
"	" 30, '91		
"	" 30, '91		
"	Dec. 24, '91		
"	May 31, '92		
"	Nov. 7, '92		
"	" 30, '92		
"	" 30, '93		
"	May 31, '94		
"	Nov. 30, '94		
"	Mar. 6, '95		
"	Sept. 23, '95		
"	Jan. 2, '96		
"	" 18, '96		
"	" 18, '96		
"	June 2, '96		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			33,053 53	
	Bullin, Thos. C			6 07	Nixon
	Fitcher, Eliz. H			0 69	Delhi
	Collver, Robt. M			0 51	Bloomsbury
	Fick, Theresa			0 12	Simcoe
	Steinhoff, Emerson			0 38	"
	Steinett, Helen G			0 44	Delhi
	Austin, Isabella			51 19	Renton
	Stickney, Mrs. H. W			2 68	Pt. Ryerse
	Shuter, Rachel			724 43	Erie
	Beck, Mary			0 16	Delhi
	Widner, A. C			115 96	Simcoe
	McNab, J. M			45 10	Southampton
	Bixley & Co., M. G			0 95	Toronto
	Gammage, A. E			0 18	"
	Gwen & Co., L. W			0 04	"
	Hall, A. G			0 20	"
	Hicks, J. E			6 41	"
	McWilliams, W. G			0 45	"
	Moody, R. B			1 40	"
	Toronto Sign and Carriage Painting Co			0 15	"
	Toronto Sign Co			3 81	"
	Boyd & Whicher			0 66	"
	Nicol, W. B			0 75	"
	Shea, Thos			0 39	"
	Barkwell, J. H			0 18	"
	Goddard, P. G			2 67	"
	Holman, A			0 17	"
	Loney, J. E			0 85	"
	Martens, T. H. A			0 38	"
	Pratt & Co., G. L			0 68	"
	Toskack, E. A			0 62	"
	McLaren & Son, H			0 35	"
	Rolston, E. J			0 20	"
	Anderson, G. and Harvey, W. C., trustees			0 10	"
	Bengough & Warriner			0 17	"
	Rogers, James			0 90	"
	Thomson, J. F			2 33	"
	Bank, G. W., in trust			3 03	"
	Griffiths, Sawle Co			1 99	"
	Roberts, W. L., manager			3 15	"
	Pollard, A			0 10	"
	American Oil Co			0 14	"
	Blair, J. B			0 04	"
	Cameron, J. H			1 75	"
	Henderson Delivery Co			0 81	"
	Howard, T. W			2 82	Kingston Penitentiary
	Mowat, J. R			0 80	Toronto
	Ontario Produce Co			0 06	"
	Plard, F. T			0 13	"
	Poulton, M			0 72	"
	Shilton, J			2 28	"
	White, Frank			2 94	"
	Berilton, A. C. F			0 86	"
	Carried forward			34,041 87	

Banque d'Hamilton.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Simcoe	June 27, '96		
"	Mar. 31, '97		
"	Oct. 6, '97		
"	Dec. 10, '97		
"	" 10, '97		
"	" 21, '97		
"	Aug. 10, '97		
"	Feb. 16, '97		
"	May 6, '98		
"	Dec. 17. '95		
"	Nov. 5, '98		
Southampton	Jan. 17, '99		
Toronto	July 20, '89		
"	April 13, '89		
"	Oct. 15, '89		
"	April 20, '89		
"	" 26, '89		
"	" 29, '89		
"	Oct. 4, '89		
"	Nov. 4, '89		
"	" 4, '89		
"	April 30, '89		
"	Oct. 20, '90		
"	Nov. 10, '90		
"	Sept. 20, '90		
"	Nov, 4, '90		
"	Sept. 19, '90		
"	Jan. 14, '91		
"	Dec. 6, '90		
"	" 12, '90		
"	" 18, '90		
"	Mar. 19, '91		
"	Sept. —, '91		
"	April 4, '91		
"	July 29, '91		
"	" 27, '91		
"	" 27, '91		
"	Sept. 15, '91		
"	Oct. 10, '91		
"	Nov. 10, '91		
"	Oct. 10, '91		
"	Dec. 20, '91		
"	Jan. 4, '92		
"	Feb. 6, '92		
"	" 10, '92		
"	May 11, '92		
"	Apr. 4, '92		
"	May 4, '92		
"	Apr. 20, '92		
"	June 10, '92		
"	Aug. 8, '92		
"	Feb. 4, '92		
"	Apr. 20, '92		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			34,041 87	
	Smeadly & Co			0 08	Toronto
	Lane, A. H.			1 12	"
	Qua, F.			0 05	"
	Heighington & Urquhart			0 39	"
	Estate of J. J. Finlay, deceased			0 02	"
	Canada Press Association			4 10	"
	Burroughs, W. J.			1 31	"
	Estate of Mary McGovern, deceased			0 02	"
	Gardner, W. A.			6 25	"
	Hemming & Co., H. R. S.			0 05	"
	McGregor, Jno.			0 23	"
	MacKay & Sons, F. M.			18 67	"
	Stewart, D. A.			6 77	"
	Stiles, C.			2 05	"
	Toronto Apiary and Honey Co			4 29	"
	Thompson, J. E., trust			1 22	"
	Warren, W. A., trust			3 61	"
	Coates, W.			2 32	"
	Ellis, A. H.			0 50	"
	Harrison, J. H			0 12	"
	Parson, Wm.			0 88	"
	Demill, A. B			0 58	"
	Payne, W			0 40	"
	Hall, Mary J			29 85	"
	Glass, C. B.			0 83	"
	Howell, H. E.			0 01	"
	Meades & Co., J.			0 05	"
	Sorley, W. F.			0 09	"
	Jarvis, B.			0 14	"
	Osgoody, W. J., manager			0 13	"
	McMillan & Co			0 03	"
	Dominion Illuminated Magazine Co.			4 75	"
	Anglo-American Novelty Co.			4 50	"
	Hamilton, R. B.			0 95	"
	Brown, J. J			0 80	"
	Taber Bros			0 45	"
	Barr & Co., M.D.			0 99	"
	Burns, C. E.			0 29	"
	Canada Musical Agency			0 46	"
	Hamilton, Hanna			0 57	"
	Hyslop, Thos., trust			0 13	"
	Hazle, E. D. G.			0 51	"
	Junor & Irving			0 40	"
	Ladies Tailoring Co			1 70	"
	Langley, H.			0 04	"
	Luckenstein, J.			0 41	"
	Stone, H.			0 23	"
	York, W.			1 38	"
	Ball Bros.			0 06	"
	Bailey Mfg. Co.			0 21	"
	Cockburn, J. J			1 81	"
	Duke, C. T.			0 27	"
	Easton Boot & Shoe Co.			0 62	"
	Baeur, C.			0 22	Kingston Penit'tiary
	Carried forward			34,149 78	

SESSIONAL PAPER No. 7

Banque d'Hamilton.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Toronto	May 4, 92		
"	Apr. 7, '92		
"	July 10, '92		
"	May 6, '92		
"	June 10, '92		
"	" 15, '92		
"	May 4, '93		
"	June 3, '93		
"	April 6, '93		
"	June 4, '93		
"	" 10, '93		
"	April 4, '93		
"	May 16, '93		
"	July 4, '93		
"	April 16. '93		
"	July 16, '93		
"	" 14, '93		
"	April 12, '93		
"	May 4, '93		
"	" 14, '93		
"	Dec. 1, '93		
"	July 4, '93		
"	" 18, '93		
"	April 14, '93		
"	Jan. 14, '94		
"	Feb. 4, '94		
"	May 16, '94		
"	June 16, '95		
"	May 4, '95		
"	June 4, '95		
"	" 29, '95		
"	May 16, '95		
"	" 10, '95		
"	July 12, '95		
"	Feb. 16, '95		
"	Mar. 11, '95		
"	Apr. 30, '95		
"	June 10, '95		
"	May 11, '95		
"	" 10, '95		
"	Feb. 1, '95		
"	May 12, '95		
"	Jan. 10, '95		
"	July 1, '95		
"	June 9, '95		
"	" 24, '95		
"	May 16, '95		
"	Mar. 14, '95		
"	July 4, '96		
"	Mar. 11, '96		
"	June 11, '96		
"	Jan. 12, '96		
"	Feb. 14, '96		
"	June 20, '96		Dead.

Bank of Hamilton—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			34,149 78	
	Alway, G. A			0 01	Toronto
	Barnard, P. B			0 06	"
	Loewanthal & Garl			0 18	"
	McMaster, Scott & G. Cary			0 10	"
	Wanderers Bicycle Club			0 13	"
	Willis, W. A			0 03	"
	Martin Co., R. O			0 04	"
	McIntosh, F. J			0 02	"
	Small, W			0 01	"
	Richardson, J			0 35	"
	Harvie & Co			3 58	"
	Breakenridge, A. E			0 63	"
	Estate of Mary E. Larley, deceased			17 86	"
	Goldingham, P. C			0 94	"
	Hiawatha Mining Co			0 71	"
	Cronk C			0 89	Vancouver
	Johnston, J. B			1 12	Wingham
	Mullen, Wm			0 10	"
	Paybee, Wm			5 59	"
	Turner, A			0 49	"
	Fraser, R			10 70	"
	McIndoo, J. P			0 93	"
	Stark, E. F			0 85	Lincoln, N.B.
	Robertson, J			0 45	Wingham
	Diamond, Wm			0 13	"
	Cricket Club			0 05	"
	Comyn, R			0 35	"
	McDonald, J			0 15	"
	Billingsby, F			0 74	"
	Gerster, E. G			0 75	"
	Kerr, Geo			0 08	Lucknow
	Tyner Bros			0 35	Belgrave
	Boag, A. P			0 35	Wroxeter
	Scott Bros			1 66	Wingham
	Scott, C. A			1 00	"
	Ambler M			0 33	Sault Ste. Marie, Ont.
	Gibson, A. L			0 01	Wingham
	Lay & Co., G. S			0 20	"
	McIndoo, R., treas			2 74	"
	Sanderson, J			1 40	Wroxeter
	Smith, M. G			1 49	Wingham
	Yemen, T			0 11	Ripley
	Johnston, J			0 30	Wingham
	Nash, C			1 00	"
	Anderson, J. J			0 06	Melita, Man
	McIntyre, H			0 50	Unknown
	McEwen, P			0 20	Wroxeter
	Comyn, T. E			1 60	Wingham
	Hembly, W			0 72	Palmerston
	Woodcock, E. H			0 05	Wingham
	Appleby, T			0 10	"
	Nicoll, John			0 04	Brantford
	Robbins, G. F			0 04	Toronto
	Henderson, T. M			0 10	Wingham
	Wingham Tennis Club			0 10	"
	Carried forward			34,212 25	

Banque d'Hamilton.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Toronto	June 29, '96		
"	Jan. 12, '99		
"	July 10, '99		
"	Aug. 10, '98		
"	Sept. 21, '98		
"	" 19, '98		
"	Oct. 10, '98		
"	Aug. 20, '98		
"	Oct. 10, '98		
"	Jan. 28, '98		
"	May 22, '97		
"	Sept. 22, 99		
"	Aug. 1, 98		
"	" 1, '98		
"	Feb. 16, '98		
Vancouver	Dec. 18, '99		
Wingham.	Mar. 10, '87		
"	June 13, '86		
"	Apr. 9, '87		
"	" 24, '87		
"	" 10, '85		
"	Aug. 25, '88		
"	Oct. 21, '88		
"	Mar. 19, '87		
"	Dec. 10, '87		
"	July 14, '87		
"	Mar. 6, '88		
"	Dec. 14, 88		
"	Feb. 16, '89		
"	Dec. 2, '89		
"	June 9, '89		
"	Oct. 15, '90		
"	Apr. 29, '89		
"	Aug. 6, '90		
"	July 17, '90		
"	Apr. 27, '92		
"	June 23, '91		
"	Feb. 21, '91		
"	May 14, '91		
"	Aug. 4, '90		
"	Apr. 7, '91		
"	Sept. 1, 91		
"	Aug. 11, '91		
"	" 20, '89		
"	Sept. 15, '91		
"	May 2, '91		
"	Nov. 12, '92		
"	Dec. 1, '94		
"	Feb. 1, '95		
"	Oct. 18 '94		
"	Nov. 30, '93		
"	Mar. 18, '98		
"	Jan. 8, '98		
"	May 26, '96		
"	Nov. 17, '96		

Bank of Hamilton —

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			34,212 25	
	McDonald, M. A			0 56	Wingham
	Comyn, Jno.			0 17	Portage la Prairie
	Robinson, John			27 10	Wingham
	Orr, Catharine			4 20	"
	Sadler, Miss Martha			96 31	"
	Wilson, Benj., Horse trust			101 51	Vancouver, B.C.
	Fothrigill, Wm			1 90	Marnoch
	McEwen, Mrs. Isabella, sr			581 34	Wroxeter
	Clifford, J. J			796 38	Chicago
	Clifford, Mrs. Mary Ann			661 57	"
	Aager, Robt. & Stevens, G. W., trustees			74 45	Wingham
	Scott, W. Elliott			1 40	Belgrave
	McCorkindale, R. A			90 60	"
	Coutts, Samuel			947 04	St. Helens
	Scott, Walter S			5 81	Marnoch
	Reading, C. J., in trust			15 15	Wingham
	Corbett, Annie			763 89	Bluevale
	Laird, Mrs. H. A., in trust for Laird, C. J			6 38	Wingham
	Duncan, Miss Jane Grant			348 30	"
	Greigg, David			116 81	"
	Bisbee, Mrs. Charlotte			19 80	"
	Willson, Benj., special			29 61	Vancouver, B.C.
	Brandon, Jane Ann			14 04	Wingham
	Mason, Mrs. Harriett			131 49	"
	Goy, John			2 57	"
	Irwin, Jas			1,762 42	"
	Inglis, Ellen			20 00	Whitechurch
	Corrie, R			0 10	Arthur
	Stephens, J. A			0 57	Mount Forest
	Heming J. J			0 04	"
	McKeand, J. C. Guardian		4 00		Hamilton
	Total		4 00	40,833 76	

Banque d'Hamilton.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Wingham	Oct. 31, '98		
"	Feb. 21, '98		
"	" 1, '89		
"	Nov. 28, '98		
"	Aug. 16, '97		
"	Dec. 20, '92		
"	Oct. 13, '98		
"	May 25, '96		
"	July 15, '97		
"	Jan. 28, '98		
"	Aug. 2, '97		
"	" 24, '98		
"	Nov. 13, '99		
"	Aug. 1, '98		
"	Mar. 24, '99		
"	Nov. 3, '96		
"	May 11, '95		
"	Aug. 7, '95		
"	Sept. 11, '94		
"	Dec. 3, '95		
"	" 28, '94		Dead.
"	June, 10, '91		
"	Sept. 11, '94		
"	Nov. 14, '94		
"	Dec. 1, '95		
"	May 23, '99		
"	Mar. 18, '98		
Mount Forest	Feb. 10, '96		
"	Aug. 1, '95		
"	July, 7, '94		
Hamilton	June 1, '98		

Bank of Hamilton—

UNPAID DRAFTS—

Office at which issued. — Bureau où elles furent émises.	No.	Amount. — Montant.	Payee. — Bénéficiaire.
Listowel	1,414	1 35	R. & J. Fox
Hamilton	222	10 20	McInnes Bros & Co
"	1,041	124 27	Rogers, Smith & Co
"	335	3 60	Standard Bank, Bowmansville
"	669	5 63	Esther Fawcres
"	5,036	6 40	Robert Scott, Sen
Owen Sound	462	7 16	Philip Becket
"	725	100 00	David Porter
Hamilton	5,074	10 00	Daniel Currell
Alliston	84	65 60	F. Hamilton
Orangeville	7.817	4 24	N. Higinbotham Reg.
Carman	528	21 00	Whaley Royce & Co
Brandon	2,675	10 00	H. E. Willmott
Winnipeg	109	24 88	M. S. Henderson
Total		394 33	

I declare that the above statement has been prepared under my direction and is

We declare that the above return is made up from the Books of the Bank, and

HAMILTON, this sixteenth day of January, 1905.

SESSIONAL PAPER No. 7

Banque d'Hamilton.

TRAITES IMPAYÉES.

Where payable. — Où payable.	Date.	Purchaser. — Acheteur.
Hamilton	Aug. 9, '89	In payment costs B. R. 16.
New York	Sept. 15, '74	McInnes Bros Co.
"	Nov. 21, '77	Alex. Campbell.
Toronto	Feb. 4, '89	In payment their C 6,754.
"	Mar. 20, '89	
New York	Sept. 15, '90	E. R. Niblett.
"	Nov. 16, '91	Telford & Co.
"	Apr. 4, '93	D. Porter.
"	May 29, '94	J. R. Dodson.
Hamilton	June, 28, '94	C. S. Hughes.
Toronto	Apr. 11, '94	In payment of searches.
"	Jan. 13, '94	R. R. Doyle.
Milton	Jan. 1, '99	J. Sproat.
London, Eng	Feb. 15, '99	Carman Agency for £5 2 3.

correct according to the Books of the Bank.

J. F. HARPER, *Chief Accountant.*

that to the best of our knowledge and belief it is correct.

WM. GIBSON, *President.*

J. TURNBULL, *General Manager.*

THE STANDARD BANK

STATEMENT of Dividends and Drafts or Bills of Exchange remaining unpaid and which no interest has been paid

NOTE.—In case of moneys deposited for a fixed period, the five

BANQUE STANDARD

ETAT des dividendes et traites ou lettres de change restant impayés et montants intérêt n'a pas été payé

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Ross, D. G		3 00		Toronto
	Done ley, A		1 50		"
	Robinson, C		3 00		"
	Young, G. A			17 30	"
	Walker, C. G			16 50	"
	Brereton & Co., J. L			16 99	"
	Preston, H			34 50	"
	Meridian Gold Mining Co			46 58	"
	Robinson, C. Blackett			10 75	"
	Turner, J			8 35	"
	Black, J. R			7 18	"
	Black, J. R., in trust			22 00	"
	Groves, J. W			11 50	"
	Hirst, R			9 83	"
	Reeve & Woodworth			3 65	"
	Grant, John N			1 37	"
	Farnworth, M. A			4 46	"
	Laws, E. M. & Co			1 81	"
	Downey, Mrs. Carrie J			14 20	"
	Harris & Co., J			7 30	"
	Daniels, D			4 75	"
	Daniels, Thos			1 75	"
	Stainton, John			30 00	Enniskillen
	Phillips Bros			10 20	Brantford
	McIntyre, W			10 00	"
	Vansickle, J			47 50	Jerseyville
	Baldwin, M. D			3 80	Brantford
	Callendas, R			1 41	"
	Elliott, R			31 34	"
	Sterne, G. F			9 88	"
	Walsh, T. H., executor			43 50	Cannington
	Whellock, P. M			12 89	London, England
	Carried forward		7 50	441 29	

OF CANADA.

Amounts or Balances in respect to which no transactions have taken place, or upon for five years and upwards.

years shall be reckoned from the termination of said fixed period.

DU CANADA.

ou balances au sujet desquels il n'y a pas eu de transactions ou sur lesquels aucun pendant cinq ans ou plus.

ans seront calculés depuis l'expiration de la dite période fixe.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Toronto	June 30, '76		
"	Dec. 31, '76		
"	June 30, '80		
"	Mar. 28, '83		
"	Sept. 26, '83		
"	" 26, '83		
"	" 26, '83		
"	Dec. 9, '86		
"	Jan. 2, '88		
"	Dec. 26, '89		
"	April 29, '90		
"	" 29, '90		
"	Dec. 31, '90		
"	" 31, '90		
"	May 26, '92		
"	Dec. 12, '94		
"	" 30, '93		
"	May 10, '95		
"	Feb. 20, '96		
"	" 20, '96		
"	Dec. 24, '96		
"	" 9, '97		
Bowmanville	May 10, '97		
Brantford	Jan. 19, '87		
"	Oct. 7, '90		
"	Dec. 3, '90		
"	Nov. 17, '93		
"	Dec. 7, '96		
"	Aug. 30, '98		
"	June 23, '99		
Cannington	July 8, '98		
"	Nov. 9, '95		

Standard Bank of Canada—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward		7 50	441 29	
	McComb, Wm., estate late			98 65	Toronto
	Dingman, insolvent estate of			58 82	Colborne
	McRae & Brown, insolvent estate of			8 73	"
	Vansicklen, J. S.			22 65	Sunbridge, Ont.
	Johnson, Alex			100 00	Aberarder, P.O.
	Minto Farmers Drainage Co.			65 00	Harriston
	Stanford, Edward, estate of			24 60	Markham
	Steele, D. C.			23 75	"
	Parkdale Art School			13 58	Parkdale
	McBride, Wallace			7 70	Mimico
	Pettingill, A. H.			45 07	Demorestville
	Wallis, Thos.			80 50	Stouffville
	Cunningham, L.			13 64	Claremont
	Cook, H.			9 47	Stouffville
	Total		7 50	1,013 45	

I declare that the above statement has been prepared under my direction

We declare that the above return is made up from the books of the bank,

TORONTO, January 12, 1905.

Banque Standard du Canada.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Cannington	Jan. 13, '99		
Colborne	May 29, '79		
"	June 19, '80		
"	Nov. 19, '99		
Forest	Oct. 22, '98		
Harriston	Nov. 13, '86		
Markham	April 13, '88		Dead.
"	May 19, '92		
Parkdale	" 2, '95		
"	Sept. 5, '95		
Picton	July 4, '88		
Stouffville	Aug. 5, '98		
"	Oct. 6, '99		
"	Nov. 7, '95		

and is correct according to the books of the bank.

CLARENCE A. DENISON, *Chief Accountant.*

and that to the best of our knowledge and belief it is correct.

FRDK. WYLD, *Vice-president.*
GEO. P. REID, *General Manager.*

BANK OF

STATEMENT of Dividends and Drafts or Bills of Exchange remaining unpaid and which no interest has been paid

NOTE.—In case of Moneys deposited for a fixed period, the five

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LA BANQUE DE

ETAT des dividendes et traites ou lettres de change restant impayés et montants intérêt n'a pas été payé

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Boivin, Ephrem		18 00		East Farnham
	Girard, Euphrosine		20 00		St. Alexandre
	Total		38 00		

I declare that the above statement has been prepared under my direction

We declare that the above return is made up from the books of the bank

ST. JOHNS, January 7, 1905.

ST. JOHN.

Amounts of Balances in respect to which no transactions have taken place, or upon for five years and upwards.

years are reckoned from the termination of said fixed period.

SAINT-JEAN.

ou balances au sujet desquels il n'y a pas eu de transactions ou sur lesquels aucun pendant cinq ans ou plus.

ans seront calculés depuis l'expiration de la dite période fixe.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Head office.....	Mar. 16, '96	.....	
"	" 5, '94	.....	

and is correct according to the books of the bank.

P. BAUDOUIN, *Chief Accountant.*

and that to the best of our knowledge and belief it is correct.

P. H. ROY, *President.*
P. J. L'HEUREUX, *General Manager.*

HOCHELAGA

STATEMENT of Dividends and Drafts or Bills of Exchange remaining unpaid and upon which no interest has been

NOTE.—In case of Moneys deposited for a fixed period, the five

BANQUE

ETAT des dividends et traites ou lestres de change restant impayés et montants intérêt n'a pas été payé

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Ahearn, A. G. E.			1 12	Montreal
	A. O. U. W., Maisonneuve			1 34	"
	Apple, T			0 61	"
	Archambault, A. R.			2 00	"
	Archambault, R.			0 14	"
	Archambault, Dr. D. D.			2 89	"
	Archibald, Hon. J. S			1 33	"
	Assn. Dentistes, Que			10 64	"
	Assn. Entrepreneurs			2 10	"
	Auclair, Irénée			0 50	"
	Augé & Lafortune			0 33	"
	Auclair, P			0 29	"
	Authier, M			1 01	"
	Aylram, Jean			0 94	"
	Beaulieu, Adolphe			0 71	"
	Beaulieu, Joseph			2 12	"
	Beaudoin, Volkaerbeke A. V.			0 03	"
	Beaudoin, P. A			6 38	"
	Beaudoin, R. M. J., in trust			0 08	"
	Beaudoin, Parmélie née Marie			5 31	"
	Bertrand, H			0 02	"
	Bertrand, E. P. ou Duclos V			0 25	"
	Brunet, P			0 01	"
	Brunet, Georgiana			0 35	"
	Bourassa, A. C			0 21	"
	Bourassa, J			0 23	"
	Bourassa, Clara			0 15	"
	Brodeur, E			0 15	"
	Brodeur, D			0 34	"
	Brodeur, Raoul H.			1 17	"
	Beemer, H. J			0 67	"
	Beemer, H. J			0 78	"
	Bélair, A. P			0 57	"
	Carried forward			44 77	

BANK.

Amounts or Balances in respect to which no transactions have taken place, or paid for five years and upwards.

years shall be reckoned from the termination of said fixed period.

D'HOCHELAGA.

ou balances au sujet desquels il n'y a pas eu de transactions ou sur lesquels aucun pendant cinq ans ou plus.

ans seront calculés depuis l'expiration de la dite période fixe.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Montreal.	Aug. 20, '94		
"	Jan. 9, '95		
"	Sept. 14, '95		
"	Apr. 7, '98		
"	" 19, '94		
"	Dec. 16, '96		
"	June 20, '96		
"	Oct. 13, '95		
"	May 12, '94		
"	Nov. 15, '96		
"	Mar. 11, '89		
"	Jan. 10, '98		
"	" 7, '96		
"	Mar. 9, '98		
"	Apr. 2, '98		
"	Mar. 8, '98		
"	Jan. 10, '99		
"	" 23, '94		
"	May 18, '97		
"	Oct. 21, '97		
"	Nov. 19, '97		
"	Dec. 10, '96		
"	Aug. 13, '92		
"	Nov. 27, '94		
"	June 3, '96		
"	Sept. 8, '97		
"	Nov. 9, '96		
"	Apr. 16, '94		
"	May 28, '94		
"	Sept. 30, '96		
"	Mar. 2, '97		
"	" 15, '94		
"	Sept. 2, '95		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			44 77	
	Bélair et Cie			3 24	Montreal
	Benoit, L. P			0 10	"
	Benoit, Clovis			0 36	"
	Bernard, J. A			0 35	"
	Bernard, J. H			0 46	"
	Bernard, L. H			0 70	"
	Beauchamp, Frs			1 54	"
	Bisaillon, J. Raoül			0 03	"
	Belleau, Neville			0 07	"
	Bouthillier, Dr. A			1 03	"
	Brossard, J. Zénon			0 46	"
	Bégin, J. P			0 01	"
	Binette, J. E			4 79	"
	Boucher, Leda			3 06	"
	Brulé, L. O. A			0 39	"
	Bourbonnais, A. G			0 27	"
	Bissonnette, Louis			0 02	"
	Brissette, Damase			3 13	"
	Brophy, J. F			0 05	"
	Beaudin, L			0 26	"
	Bessette, F. X., et Cie			1 19	"
	Bulletin, Eucharistique			1 00	"
	Brasseur, A			0 09	"
	Bruneau, F. X			0 10	"
	Bérard & Major			0 74	"
	Bureau, J. B			0 06	"
	Bordua, Ulric			0 50	"
	Bonin & Major			1 98	"
	Beaudry, Dlle M			1 68	"
	Bergeron, Jos			0 46	"
	Beauchemin, Hubert			2 84	"
	Blanchard, Chas			2 15	"
	Bisson, Dme D			0 29	"
	Brosseau, L. T., J. B., E. T			1 98	"
	Beliveau, Vitaline, in trust			0 81	"
	Blouin, Dme Emma			0 88	"
	Brown, Dme L. J			0 02	"
	Boyer, Arthur			1 27	"
	Binette, Xavier			1 43	"
	Boivin, L. J			10 26	"
	Bouthillier, G			1 72	"
	Bryson, Georgiana, Dme Ed. Terraux			1 46	"
	Champagne, W			0 04	"
	Champagne, G			0 61	"
	Champagne, Arsène B			1 60	"
	Cousineau, G			9 00	"
	Cie Publication Montréal			8 58	"
	Cie Publication La Canadienne			5 75	"
	Cie Imprimerie Desaulniers			0 73	"
	Cie Tabac St-Jacques L'Achigan			1 04	"
	Cie Navigation St. Hilaire			3 15	"
	Clerk, E., in trust			0 02	"
	Clerk, Alex. M			0 39	"
	Cartier, Jos., in trust			0 03	"
	Carried forward			128 04	

SESSIONAL PAPER No. 7

Banque d'Hochelaga.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Montreal	Mar. 23, '92		
"	Oct. 25, '93		
"	Mar. 12, '94		
"	Jan. 27, '98		
"	Aug. 31, '95		
"	Apr. 25, '99		
"	Oct. 2, '95		
"	Jan- 26, '98		
"	May 5, '96		
"	Apr. 29, '97		
"	Nov. 17, '98		
"	Oct. 31, '96		
"	Feb. 1, '96		
"	Oct. 29, '96		
"	Nov. 24, '96		
"	Dec. 3, '88		
"	Jan. 25, '98		
"	Sept. 12, '97		
"	Nov. 2, '97		
"	June 30, '97		
"	May 8, '96		
"	June 4, '96		
"	Sept. 18, '96		
"	May 9, '96		
"	Mar. 12, '92		
"	Jan. 27, '96		
"	Aug. 23, '98		
"	Dec. 21, '98		
"	July 23, '95		
"	Apr. 16, '95		
"	Jan. 2, '96		
"	July 7, '94		
"	Sept. 11, '94		
"	Mar. 26, '95		
"	Oct. 23, '99		
"	Sept 19, '99		
"	Aug. 9, '99		
"	May 31, '99		
"	" 31, '98		
"	" 31, '99		
"	Apr. 5, '98		
"	June 8, '98		
"	Feb. 3, '97		
"	Sept. 15, '96		
"	Feb. 2, '98		
"	Dec. 14, '92		
"	Nov. 9, '97		
"	" 24, '94		
"	Feb. 11, '96		
"	" 15, '92		
"	Dec. 22, '97		
"	Jan. 17, '90		
"	Oct. 13, '97		
"	Aug. 5, '96		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			128 04	
	Choquet, F. X. & L. A. Boyer			0 18	Montreal
	Cholette, Henriette, in trust			0 13	"
	Cormier, Amédie			7 59	"
	Cockburn, C. R			0 89	"
	Collins, W. H			2 24	"
	Craig, W. W			0 60	"
	Chute, C. L			0 80	"
	Cintrat, A. R			0 21	"
	Cochrane, Jas			5 42	"
	Cloutier, D			0 20	"
	Colonnier, P			0 69	"
	Courtemanche, O			1 07	"
	Central Decorating Co			0 30	"
	Cassault, A. G			0 13	"
	C. O. F. Court Ste-Julie			2 29	"
	Camerlain, Vital			2 44	"
	Chapleau, C. A			0 44	"
	Charest, Jos., in trust			0 86	"
	Choninard, S. J			1 59	"
	Coleman, P., & Co			0 89	"
	Christin, M. L. J			0 73	"
	Campeau, A. M., & Cie			0 85	"
	Cadieux, Marie Cecile			8 85	"
	Callaghan, Thos., in trust			6 15	"
	Colonie Italienne			7 52	"
	David, J. A. W			0 07	"
	David, J. A			0 50	"
	Drolet, G. A			0 87	"
	Drolet, G. A., es. qual			1 00	"
	Drolet & Gagnon			1 00	"
	Desnoyers, Alph			0 42	"
	Desnoyers, Alice			0 46	"
	Desnoyers, J., fils de F. A			0 65	"
	Deslauriers, Benjamin			2 84	"
	Deslauriers, Benjamin			2 00	"
	Desjardins, André			5 41	"
	Desjardins, N., tuteur			3 03	"
	Décarie, Benjamin			3 47	"
	Décarie, Francoise			1 09	"
	Dufresne, J. M			0 97	"
	Dufresne, Alfred B			0 36	"
	Desrosiers, Narcisse			2 23	"
	Dupuis, Alice			2 60	"
	Dupuis, J. B			1 38	"
	Dagenais, Dme C			3 69	"
	Dagenais, E. & Cie			1 23	"
	Delorme, Hector			1 88	"
	Deganne, J. B., in trust			0 76	"
	Ducharme, Emile			2 41	"
	Duquette, Antoine			3 59	"
	Dupré & Dubuc			0 03	"
	Dubord, J. E			0 10	"
	Dubrule, J. A			0 01	"
	Dalpé, P			0 41	"
	de la Vallée, E. L. & Cie			0 20	"
	Carried forward			226 66	

SESSIONAL PAPER No. 7

Banque d'Hochelaga.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Montreal	Aug. 16, '96		
"	Dec. 16, '94		
"	Nov. 13, '95		
"	May 16, '98		
"	Dec. 14, '96		
"	Sept. 26, '96		
"	June 3, '97		
"	May 27, '96		
"	" 2, '95		
"	Aug. 13, '92		
"	Mar. 2, '96		
"	Nov. 14, '98		
"	July 4, '99		
"	Feb. 6, '95		
"	Dec. 16, '95		
"	Jan. 2, '96		
"	Feb. 26, '95		
"	Sept. 11, '94		
"	Mar. 26, '95		
"	July 11, '99		
"	Mar. 1, '99		
"	Aug. 1, '99		
"	May 31, '99		
"	June 21, '99		
"	May 31, '99		
"	Dec. 21, '96		
"	Oct. 21, '93		
"	May 28, '95		
"	Aug. 31, '97		
"	Oct. 27, '97		
"	July, 3, '97		
"	Nov. 5 '95		
"	" 5, '94		
"	May 14, 97		
"	Mar. 17, '97		
"	Feb. 23, '94		
"	Aug. 27, '87		
"	May 4. '98		
"	Oct. 20, '94		
"	Aug. 31, '96		
"	Nov. 2, '96		
"	Mar. 11, '95		
"	Sept. 15, '95		
"	Nov. 10, '97		
"	Jan 31, '95		
"	April 26, '97		
"	Nov. 23, '97		
"	June 10, '97		
"	Jan. 4, '98		
"	Mar. 11, '98		
"	June 9, '98		
"	May 8, '86		
"	" 8, '98		
"	April 21, '97		
"	" 14, '98		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			226 66	
	de la Barthe, H.			0 87	Montreal
	Dorval & Fullum			0 28	"
	Delattre, Jules			0 65	"
	Denoncourt, L. N.			3 35	"
	Doherty, Sicotte & Bernard			1 96	"
	Desilets, L.			5 15	"
	deRatzé, F.			0 55	"
	Debruyne,'A			0 79	"
	Demers, P			0 02	"
	Davignon, H. M.			0 05	"
	Daoust, T			0 11	"
	Dubeau, J. E.			0 23	"
	Dauphinais, P			0 63	"
	Desmarais, Amanda			0 60	"
	Derome, Emile			0 52	"
	Dubé, Sophie			2 17	"
	Dumesnil, J. R.			2 09	"
	Dubroca, —			4 58	"
	Earle & Cie			0 05	"
	Ecoles, St. Louis, Mile End			4 93	"
	Emard, Alphonse			0 10	"
	Forest, G			0 60	"
	Fyfe & Cie			1 31	"
	Frenette T.			2 69	"
	Falk & Gross			1 02	"
	Fitzgerald, T.			0 08	"
	Freeman & Livingston			0 01	"
	Fischer. G. P			3 64	"
	Fenwick, G			7 75	"
	Ferrire, E.			0 77	"
	Frigon, J. A.			0 25	"
	Fauvel, Henri			0 18	"
	Forbes, A			0 10	"
	Fabrique de Hemmingford			5 36	"
	Foursin, —			9 66	"
	Gagnon, Isidore			0 07	"
	Gagnon, Geo. A., extest			0 23	"
	Gosselin, J. B., in trust			0 68	"
	Gaudet, Victor			0 12	"
	Gaudet, J. E.			0 05	"
	Gratton, J. B.			4 94	"
	Gratton, Horace J			0 09	"
	Gauthier, Esther			9 22	"
	Gauthier, Jos			0 30	"
	Girouard, N			0 04	"
	Girouard & McGibbon			1 08	"
	Gravel, J			0 22	"
	Girard, H.			0 11	"
	Girard & Cie			0 14	"
	Girard & Cie			7 75	"
	Goulet, Joseph			0 07	"
	Goulet P. & Cie			0 50	"
	Germain, A.			0 18	"
	Germain, J. Alban			0 07	"
	Gariépy, A			0 23	"
	Carried forward			315 85	

SESSIONAL PAPER No. 7

Banque d'Hochelaga.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Montreal	June 15, '97		
"	" 23, '97		
"	Nov. 3, '97		
"	Jan. 7, '96		
"	May 30, '96		
"	Jan. 11, '89		
"	Nov. 23, '89		
"	Dec. 20, '94		
"	April 13, '96		
"	July 6, '96		
"	June 6, '99		
"	April 11, '99		
"	" 24, '95		
"	Dec. 6, '94		
"	May 22, '94		
"	Nov. 8, '98		
"	" 8, '99		
"	May 31, '99		
"	Dec. 11, '92		
"	Sept. 11, '96		
"	July 9, '95		
	Aug. 12, '99		
"	Sept. 22, '98		
"	May 7 '96		
"	" 27, '92		
"	Feb. 4, '87		
"	Mar. 16, '87		
"	July 12, '97		
"	" 30, '97		
"	Aug. 31, '95		
"	Feb. 20, '99		
"	Nov. 10, '94		
"	" 10, '94		
"	May 31, '99		
"	" 31, '99		
"	April 17, '97		
"	Dec. 11, '97		
"	Feb. 2, '97		
"	Aug. 14, '97.		
"	Nov. 30, '97		
"	April 8, '97		
"	Oct. 26, '97		
"	April 6, '95		
"	Nov. 8, '97		
"	" 9, '92		
"	May, 8, '85		
"	Nov. 23, '88		
"	July 19, '95		
"	" 6, '88		
"	June 21, '98		
"	Sept. 17, '97		
"	July 9, '94		
"	Feb. 23, '94		
"	May 25, '97		
"	Mar. 27, '93		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			315 85	
	Gariépy, T.			6 70	Montreal
	Gingras, Vve. L. E.			2 19	"
	Guertin, Dme F. X.			0 25	"
	Giroux, C. I.			0 25	"
	Grossman, Isaac			0 06	"
	Gadbois, W. E.			0 43	"
	Gannon & Cie.			3 03	"
	Galarneau & Cie			0 04	"
	Goldstein, S.			9 88	"
	Gascon, J. A.			0 32	"
	Gervais Dme R.			3 76	"
	Griffin, J. H			6 00	"
	Gendron Mfg. Co.			3 45	"
	Gouin & Lemieux			0 50	"
	Guerin, M.			1 76	"
	Gross, B.			0 35	"
	Grey, F. W.			0 42	"
	Godin, Leocadie			0 83	"
	Goyette, Rev. F. X.			0 25	"
	Gone Dlle Marie, Sophie.			2 80	"
	Hurtubise, F.			0 06	"
	Hurtubise, Claire Lortie.			0 18	"
	Hétu, N. Pierre			4 60	"
	Howley, J. J			20 00	"
	Hamilton, S. D.			0 33	"
	Huot, Jules			0 17	"
	Hirts, J.			4 77	"
	Hull, N. A.			1 00	"
	Hérard, L. J.			0 03	"
	Hoolahan, J			1 36	"
	Hiam, & Son			0 84	"
	Hairne, Ade			0 12	"
	Higgins, H.			0 05	"
	Immaculée Conception			7 29	"
	Jackson, P.			0 39	"
	Jackson, W. L. S.			0 83	"
	Jodoin, Adeodat.			2 26	"
	Jean & Auger			0 41	"
	Joseph, Bros			0 43	"
	Jeannotte, J. T			8 87	"
	Jacotel & Frères			0 97	"
	Johns, F.			0 62	"
	Jacob, J.			3 04	"
	Jobin, A. E.			0 28	"
	Kimball, A			9 85	"
	Kennedy, P			3 65	"
	Kelly, John			7 75	"
	Lanthier, E.			8 02	"
	Lanthier & Cie.			0 46	"
	Lanthier, A. A.			0 78	"
	Lamontagne & Cie			0 60	"
	Lamontagne, C. D.			0 14	"
	Lamontagne, Marie.			0 10	"
	Lamontagne, J. F. L.			0 07	"
	Laurin, E.			0 01	"
	Carried forward			449 45	

SESSIONAL PAPER No. 7

Banque d'Hochelaga.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Montreal	Oct. 28, 96		
"	May 6, '98		
"	Aug. 6, '96		
"	Feb. 18. '96		
"	May 11, '97		
"	" 7, '95		
"	Aug. 2, '78		
"	Sept. 2, '86		
"	May 19, '96		
"	Oct. 15, '98		
"	Sept. 3, '96		
"	Oct. 3, '88		
"	April 24, '99		
"	Aug. 9, '98		
"	Sept. 13, '98		
"	Dec. 3, '94		
"	Mar. 22, '95		
"	May 31, '99		
"	June 12, '99		
"	Aug. 29, '99		
"	Apr. 26, '97		
"	" 26, '97		
"	Jan. 29, '98		
"	Sept. 2, '78		
"	Mar. 18, '87		
"	Sept. 1, '97		
"	June 8, '96		
"	Mar. 7, '94		
"	July 2, '92		
"	June 21, '92		
"	Mar. 8, '98		
"	July 12, '99		
"	Aug. 8, '95		
"	Dec. 15, '97		
"	June 2, '87		
"	Sept. 5, '94		
"	Mar. 9, '96		
"	July 18, '88		
"	Apr. 30, '97		
"	June 14, '97		
"	Mar. 5, '97		
"	Apr. 24, '92		
"	Jan. 8, '92		
"	Aug. 14, '92		
"	July 15, '92		
"	" 30, '94		
"	May 4, '99		
"	Mar. 12, '96		
"	Oct. 21, '89		
"	Jan. 4, '89		
"	Nov. 3, '86		
"	July 11, '92		
"	" 9, '95		
"	Feb. 24, '96		
"	July 18, '87		

Hochelaga Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			449 45	
	Laurin, J. L			3 82	Montreal
	Lefebvre, A			0 62	"
	Lefebvre, O			0 14	"
	Lefebvre, R. R., curateur			0 76	"
	Lalonde, C			0 30	"
	Lalonde & Frère			0 01	"
	Lalonde, Délima			2 43	"
	Lapointe, Marie			0 75	"
	Lessard, M			0 27	"
	Lessard, François			1 43	"
	Lespérance, J. C			2 36	"
	Lespérance, J. C., trésorier			0 27	"
	Lemay, Elmire			3 99	"
	Lebel, Rév. A			0 50	"
	Lebel, W., in trust			0 07	"
	Leduc, F. X. pour Dame B. L			3 24	"
	Lussier, Louis C			1 00	"
	Lavallée, Rév. L. M			2 50	"
	Lavallée, H. & Cie			0 36	"
	Laliberté, S			0 53	"
	Labine Armand			0 68	"
	Laurent, Geo			1 26	"
	Larin, Adolphe, pour Edmond			0 10	"
	Larivière & Labelle			0 36	"
	Lee Bros			1 04	"
	Lemieux, R			0 10	"
	Laganière, J			1 57	"
	Landerman, F			0 14	"
	Lamoureux, R. T			2 19	"
	Lanctot, T			1 10	"
	Langlois, J. E			0 50	"
	London Guarantee Co			0 27	"
	Lalumiére, J. & Cie			0 27	"
	Lachance, J. A			0 63	"
	Luche, A			0 27	"
	Labelle, Alex			0 08	"
	Lapierre, C			0 09	"
	Lockhead, Thos			0 32	"
	Lynch, L. W			3 21	"
	Lajoie, E. Rod., in trust			0 46	"
	Lee, A. J. F			0 19	"
	Lapierre, A			1 16	"
	Lapointe, François			1 42	"
	Leduc, Vve. Benjamin Chas			1 97	"
	Laurin, Adelard			1 69	"
	Lespérance, Alex			4 15	"
	Levesque, Jos., sr			4 74	"
	Martin, P. & A			1 05	"
	Martin, J. B. O			0 05	"
	Martel, Jos			0 01	"
	Martel, O. & Fils			0 06	"
	Martel, C			1 46	"
	Melançon, Edm			0 03	"
	Melançon, Jos., in trust H. L			0 45	"
	Melançon, Jos., " Robert			1 29	"
	Carried forward			509 16	

Banque d'Hochelaga.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Montreal	Sept. 3, '90		
"	Nov. 3, '89		
"	Apr. 14, '96		
"	Feb. 17, '94		
"	Dec. 2, '86		
"	Nov. 27, '99		
"	Apr. 26, '95		
"	July 4, '96		
"	June 10, '95		
"	Feb. 17, '97		
"	Nov. 5, '96		
"	" 14, '96		
"	Oct. 14, '95		
"	May 21, '97		
"	Jan. 2, '96		
"	Oct. 8, '95		
"	Mar. 8, '94		
"	" 2, '94		
"	Jan. 24, '96		
"	" 4, '97		
"	Nov. 5, '96		
"	Jan. 27, '97		
"	Mar. 15, '97		
"	Sept. 27, '95		
"	Apr. 9, '95		
"	Mar. 14, '95		
"	July 17, '97		
"	June 5, '95		
"	Nov. 10, '91		
"	Oct. 31, '95		
"	Nov. 14, '98		
"	May 3, '98		
"	Jan. 30, '97		
"	" 10, '98		
"	Mar. 22, '95		
"	" 16, '94		
"	" 3, '94		
"	Apr. 24, '95		
"	" 20, '94		
"	Mar. 27, '99		
"	Dec. 20, '99		
"	Nov. 2, '98		
"	Aug. 1, '99		
"	" 4, '98		
"	Jan. 24, '99		
"	Mar. 1, '99		
"	July 6, '99		
"	Nov. 19, '96		
"	July 2, '95		
"	Nov. 3, '97		
"	Mar. 4, '94		
"	Dec. 18, '96		
"	Sept. 21, '94		
"	June 24, '95		
"	Dec. 21, '94		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			509 16	
	Melançon, Jos., in trust J. C. M.			0 73	Montreal
	Melançon, Dame R.			0 95	"
	Melançon, Edouard			0 54	"
	Municipalité, v. St. Louis Mile End			18 46	"
	Manseau, Dr. H. H.			0 03	"
	Marcoux, Hermine			1 63	"
	Mathieu, Ruth			0 18	"
	Mandeville, Fred.			1 34	"
	McKean & Bastien			0 05	"
	Marston, R. H.			0 71	"
	Morache, J			0 31	"
	Meunier, Hector			0 25	"
	Meunier, J. E.			0 56	"
	Massicotte, J. O.			0 18	"
	Massicotte, E., & Co			0 05	"
	Millette, A.			0 82	"
	Millette, A			0 38	"
	Mayo, J. S			0 62	"
	McAlpin, W. H.			0 15	"
	Mutual Patent Reg.			11 12	"
	McDonald, D.			0 23	"
	Maisonneuve, Mon. Fund			84 14	"
	Mogé, Louis			3 68	"
	Montreal Tent & Awning Co			0 68	"
	Marcotte, C.			0 24	"
	Morris, John.			5 10	"
	McKinley			1 37	"
	McCallum, P. D.			0 32	"
	McCarthy, Rodophe J. W.			6 11	"
	Morin, E.			3 40	"
	McGoldrick, M. P.			2 49	"
	Masher, Austin			0 25	"
	McCarry, Chas. M			0 58	"
	Normandin, J. & A.			0 02	"
	Normandin, L.			2 89	"
	Normandin, T			0 14	"
	Nolan, Annie W.			1 76	"
	Naud & Valiquette			0 02	"
	Neville, D. L.			0 46	"
	O'Leary, D.			1 20	"
	Payette, O.			0 52	"
	Payette & Denis			4 57	"
	Picard, Dme. O.			1 09	"
	Picard, E.			0 17	"
	Pelletier, Joseph			1 85	"
	Pelletier & Co			0 23	"
	Palardy, J. B.			1 24	"
	Perret, G.			1 81	"
	Pepin, Clara.			0 46	"
	Philippe, Dr. Paul			0 15	"
	Perron, J. O.			1 24	"
	Perrault, D. & Cie			0 34	"
	Perrin, H.			0 50	"
	Ponton, J. & Co			0 82	"
	Prud'homme, E.			1 00	"
	Carried forward.			679 29	

SESSIONAL PAPER No. 7

Banque d'Hochelaga.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Montreal	Dec. 21, '94		
"	Jan. 23, '97		
"	Dec. 31, '96		
"	July 2, '97		
"	" 30, '96		
"	Mar. 18, '98		
"	Oct. 10, '95		
"	Mar. 20, '96		
"	May 2, '85		
"	Mar. 11, '90		
"	Nov. 20, '90		
"	Dec. 28, '96		
"	June 5, '99		
"	July 20, '89		
"	" 5, '92		
"	Aug. 1, '99		
"	July 11, '96		
"	Mar. 7, '92		
"	Sept. 26, '93		
"	Dec. 27, '94		
"	July 16, '97		
"	Feb. 16, '98		
"	Oct. 28, '98		
"	Jan. 2, '97		
"	Sept. 28, '98		
"	June 24, '96		
"	Sept. 26, '96		
"	Feb. 6, '96		
"	Nov. 9, '66		
"	Mar. 23, '96		
"	May 6, '95		
"	Oct. 28, '95		
"	May 31, '99		
"	Mar. 16, '96		
"	June 24, '94		
"	Feb. 20, '95		
"	Apr. 13, '96		
"	Oct. 26, '95		
"	Aug. 20, '95		
"	Feb. 3, '88		
"	Dec. 21, '95		
"	Mar. 4, '96		
"	Jnly 10, '94		
"	Feb. 21, '95		
"	Jan. 18, '97		
"	June 13, '95		
"	" 25, '98		
"	May 4, '98		
"	Aug. 10, '96		
"	Nov. 30, '96		
"	May 27, '96		
"	Aug. 4, '87		
"	July 25, '90		
"	Apr. 5, '95		
"	Jan. 16, '95		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			679 29	
	Poirier & Arcand			0 88	Montreal.
	Panneton, M. L. C			1 06	"
	Proulx, A			0 43	"
	Pupier, C. O			1 00	"
	Phillips, W. E			1 00	"
	Page, Joseph			0 21	"
	Parmentier, Aug			0 58	"
	Prieur, Dme. H			1 86	"
	Perrault, Laure Yvonne Blanche			4 20	"
	Perron, J. L			3 68	"
	Poirier, Alexandrina G			4 72	"
	Portier, Rev. René			5 83	"
	Préfontaine, C. E			1 97	"
	Quevillon, J			0 08	"
	Quevillon, & Cie			0 28	"
	Quintal, Anna			4 06	"
	Robillard, C. M			0 34	"
	Robillard, L. J			0 64	"
	Robert, L			0 94	"
	Robert, J. C			0 74	"
	Robert, Dlle. Rose			0 11	"
	Robert, Pierre			2 13	"
	Robert & Chouinard			1 14	"
	Roberts, J			1 00	"
	Roy, J			1 58	"
	Roy, Jos. R			2 10	"
	Roberge, Clovis			0 60	"
	Robertson, J. W			1 09	"
	Rodrigue, Maxime			9 11	"
	Ritchot & Ritchot			0 16	"
	Renaud, A			0 15	"
	Rodier, E			0 57	"
	Riley, W. J			3 27	"
	Riley, Elizabeth			3 21	"
	Rhéaume, H			0 15	"
	Richard, Joseph			4 03	"
	Regaude, Henri			0 25	"
	Raymond, J. R			1 10	"
	Racine, Eliza			1 36	"
	Ramette, Joseph			3 95	"
	Succession, V. L. Yale			4 30	"
	Succession, E. Fortin			2 97	"
	Succession, J. B. Palascio			2 67	"
	Succession, D. W. Nelson			2 81	"
	Succession, F. X. Beaudry			0 72	"
	Simard, A. F			0 10	"
	Simard, G			0 29	"
	St. Germain, Odile			3 14	"
	Sullivan, F. M			4 16	"
	Sullivan, F. M			2 06	"
	Sicard, Cléophas			1 04	"
	Sorin, C. V			0 76	"
	Semmellack, W			0 24	"
	Salagaurela, M			0 04	"
	Siffer, L			0 25	"
	Carried forward			776 40	

SESSIONAL PAPER No. 7

Banque d'Hochelaga.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Montreal	Jan. 24, '94		
"	Nov. 18, '97		
"	Aug. 31, '97		
"	Feb. 2, '97		
"	Nov. 4, '97		
"	Dec. 22, '95		
"	May 21, '94		
"	June 24, '94		
"	May 31, '99		
"	Mar. 1, '99		
"	Apr. 1, '99		
"	Jan. 4, '99		
"	Nov. 17, '99		
"	Dec. 2, '92		
"	Nov. 7, '92		
"	Apr. 15, '99		
"	Mar. 15, '94		
"	Sept. 4, '94		
"	Nov. 3, '95		
"	May 7, '94		
"	Dec. 8, '94		
"	May 4, '96		
"	Nov. 7, '91		
"	June 12, '90		
"	Mar. 8, '94		
"	Apr. 9, '97		
"	Feb. 15, '98		
"	Aug. 28, '96		
"	Oct. 5, '95		
"	Jan. 27, '88		
"	Mar. 27, '92		
"	June 7, '97		
"	Oct. 31, '98		
"	June 2, '94		
"	" 25, '96		
"	July 5, '97		
"	Jan. 12, '95		
"	Oct. 30, '95		
"	" 18, '99		
"	Feb. 8, '99		
"	Jan. 7, '96		
"	May 9, '87		
"	Nov. 17, '97		
"	Mar. 5, '97		
"	Dec. 27, '94		
"	Aug. 1, '98		
"	" 6, '98		
"	Mar. 20, '94		
"	" 1, '97		
"	" 28, '98		
"	Dec. 23, '97		
"	Mar. 6, '86		
"	June 29, '94		
"	Nov. 15, '93		
"	Dec. 10, '94		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			776 40	
	Sarrazin, T. L			0 86	Montreal
	Smith & Simpson			0 19	"
	Sun Photo			0 71	"
	St. Pierre, Pellissier & Wilson			0 44	"
	Savignac, E. C			0 88	"
	Seguin, Zephirin			1 15	"
	Steinberg, B			0 54	"
	Stuart, Mary			0 19	"
	Succession, J. Duhamel			2 02	"
	The Dawson Medicine			7 46	"
	The Phœnix Ptg. & Inking Co			1 01	"
	The Cord & Plumber Journal			1 80	"
	The Metropolitan			0 07	"
	Tarut, A			1 00	"
	Thompson, J			0 66	"
	Trudeau, N			0 93	"
	Thuot, T			0 52	"
	Takahashi, Kadzu			2 10	"
	Turner, R			2 58	"
	Tessier, Dme A. J. ou son mari			1 60	"
	Vaudelac, P			0 14	"
	Viau, Dlle P			1 27	"
	Valois, Raoul			0 07	"
	Vinet, Cordelia			0 59	"
	Vincent, Dlle Annie			7 14	"
	Wayland, W. A			0 36	"
	Walsh, J. C., in trust			0 07	"
	Wight, C. H			1 00	"
	Wood, J. B			1 04	"
	Willie, Anna			7 52	"
	Young, E. C			2 64	"
	Young, E. C			4 86	"
	Yale, G. H			0 84	"
	Biron, Louis			0 05	Three Rivers
	Gagnon, Louis			1 74	"
	Leddy, Nellie			0 26	"
	Millette, Dme M. S. D			6 68	Yamachiche
	Milot, Homer			1 35	Three Rivers
	Ouellet, Homer			0 02	St. Theodore
	Thibault, Alphonsine			6 00	Champlain
	Carpentier, Wilfrid			1 89	Cap Madeleine
	Corbin, Jos			20 70	Three Rivers
	Guimond, J. E			1 51	"
	Peltier, J. A			0 57	"
	St. Louis, Ones			53 64	Ste. Gertrude
	Bourassa, Z			0 57	Yamachiche
	Carignan, J. A			1 00	St. Maurice
	Coutu, C			0 94	Montreal
	Cie Horlogerie de Trois-Rivières			2 43	Three Rivers
	Desrosiers, J. L			4 00	"
	Duclos, L. T			2 88	Montreal
	Delisle, A. & G. I			0 29	Yamachiche
	Duval, H			0 36	Beaulieu, Three Riv.
	Desilets, J. A			1 24	Nicolet
	Denoncourt & Moreau			3 21	St. Angèle
	Carried forward			941 98	

SESSIONAL PAPER No. 7

Banque d'Hochelaga.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Montreal	July 3, '96		
"	Jan. 9, '97		
"	Aug. 21, '99		
"	Jan. 25, '96		
"	May 12, '94		
"	July 20, '95		
"	Oct. 31, '94		
"	Sept. 14, '94		
"	Nov. 2, '98		
"	Mar. 13, '97		
"	July 22, '97		
"	Feb. 1, '97		
"	July 27, '96		
"	" 29, '96		
"	Jan. 25, '86		
"	July 9, '98		
"	June 5, '97		
"	Sept. 21, '97		
"	Jan. 4, '98		
"	Aug. 1, '99		
"	Dec. 24, '97		
"	Feb. 4, '96		
"	April 3, '97		
"	Oct. 11, '96		
"	Jan. 19, '99		
"	Sept. 7, '96		
"	Mar. 10, '97		
"	Sept. 30, '92		
"	Nov. 13, '94		
"	" 2, '98		
"	Mar. 20, '94		
"	" 16, '96		
"	Jan. 11, '92		
Three Rivers	" 22, '96		
"	May 5, '96		
"	April 23, '95		
"	Feb. 18, '98		
"	April 30, '97		
"	June 19, '95		
"	Oct. 10, '92		
"	Feb. 24, '99		
"	" 20, '99		
"	" 16, '98		
"	Aug. 7, '99		
"	Nov. 15, '97		
"	July 6, '99		
"	Sept. 18, '95		
"	Jan. 2, '97		
"	May 26, '98		
"	Mar. 27, '96		
"	Sept. 30, '95		
"	Dec. 12, '94		
"	June 19, '96		
"	" 6, '98		
"	July 2, '98		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			941 98	
	Desaulniers, A. L			1 29	Yamachiche
	Frigon, J. A			0 18	Three Rivers.
	Frigon & Marchand			0 91	"
	Grégoire, A			0 04	St. Maurice
	Gauthier, J			0 30	Three Rivers
	Lavallée, E. & Cie			0 77	Joliette
	Legris, N			0 97	"
	Levasseur & Lachance			2 00	Three Rivers
	Levasseur, P			1 00	St. Gregoire
	Lacroix, Dme E. A			0 16	Three Rivers
	Mercier, J			1 00	Montreal
	Lacroix, E. A			0 14	Three Rivers
	Loranger, J			0 07	Yamachiche
	Lesieur, E			0 62	"
	Nobert, O			0 35	St. Maurice
	Poisson, D			2 15	Gentilly
	Provost, J. J			0 86	Joliette
	Rinfret, E			0 75	St. Stanislas
	Rheault, A			175 00	St. Maurice
	Scott, R			3 25	Ste. Angèle
	Toupin & Normand			1 00	Trois Rivières
	Vézina, J. F. & Cie			1 39	Joliette
	Varennes, P. de			0 92	St. Maurice
	Wiggett, E. G			4 50	Sherbrooke
	Desilets, G. E			1 97	Ste. Clothilde
	Duplessis, N. L			1 24	Trois Rivières
	Bélanger, J. A			4 16	Quebec
	Bégin & Proulx			0 50	"
	Bhéreuf, W			0 95	Murray Bay
	Dombroski, A			13 00	Quebec
	Lemoine, Ed			0 50	"
	Langlais, J. A. & fils			3 51	"
	Morissette, J. B			33 62	"
	Anderson, J. T			1 95	Valleyfield
	Allan, A			0 04	Aubry Station
	Anderson Estate			1 85	Valleyfield
	Chauvin, J. A			0 05	"
	Clark, Alex			0 01	"
	Daignault, C			0 25	St. Zotique
	Dewit, R			0 01	Valleyfield
	Hood, Wm			0 35	San Francisco, Cal
	Lafond, Rev. E			0 14	Calcutta, India
	Leduc, J. A			0 04	Valleyfield
	Lussier, Chs			0 95	Boston, Mass
	Monette, Victor			0 15	Worcester, Mass
	Nicolson, Jane			0 25	Valleyfield
	Plante, J. A			0 22	"
	Poitras, R			0 41	"
	Queens Park Co			0 74	"
	Cameron, Angus			3 53	Vankleek Hill
	Campbell, Kate			5 57	"
	McGillis, H. D			0 63	Glen Robertson
	Leroy, George			0 20	Vankleek Hill
	Leger, N. A			0 54	"
	Racine, Joseph			2 25	Alfred
	Carried forward			1,221 18	

Banque d'Hochelaga.

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	Month Year		
Three Rivers ...	July 9, '97		
" ...	Nov. 29, '97		
" ...	Sept. 15, '97		
" ...	April 4, '98		
" ...	Jan. 15, '97		
" ...	May 9, '90		
" ...	June 1, '96		
" ...	Feb. 5, '98		
" ...	Mar. 3, '99		
" ...	Nov, 17, '99		
" ...	Mar. 26, '89		
" ...	Sept. 25, '99		
" ...	May 10, '99		
" ...	Mar. 25, '99		
" ...	Oct. 28, '98		
" ...	Mar. 4, '95		
" ...	Nov. 30, '96		
" ...	April 29, '96		
" ...	June 4, '89		
" ...	April 22, '95		
" ...	Sept. 7, '98		
" ...	June 18, '92		
" ...	" 30, '96		
" ...	Sept. 27, '99		
" ...	June 17, '99		
" ...	Feb. 27, '99		
Quebec	Dec. 23, '98		
"	Sept. 22, '99		
"	Oct. 25, '99		
"	Dec. 31, '99		
"	" 31, '98		
"	June 28, '99		
"	Mar. 7, '99		
Valleyfield	Oct. 18, '89		
"	Nov. 26, '90		
"	Jan. 2, '95		
"	Mar. 7, '88		
"	April 18, '93		
"	Jan. 2, '88		
"	May 13, '93		
"	June 19, '93		
"	May 10, '89		
"	Feb. 13, '90		
"	July 13, '95		
"	Oct. 9, '91		
"	Mar. 26, '93		
"	Nov. 23, '96		
"	" 11, '98		
"	June 30, '92		
Vankleek Hill..	Aug. 1, '92		
" ..	Dec. 14, '93		
" ..	" 4, '94		
" ..	" 17, '94		
" ..	May 31, '95		
" ..	July 23, '95		

Hochelaga Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			1,221 18	
	Lalonde, Israël			0 59	Caledonia Springs
	Eaton, W. J			15 95	Vankleek Hill
	Stephens, Robt. & Richard Courney			0 65	"
	Boudrias, Leonie			2 71	St. Eugène
	Harvey, John			1 67	"
	Sabourin, H			5 54	Glen Robertson
	Carkner, Sam			8 34	Vankleek Hill
	Bunwash, Lincoln			2 59	"
	Meech, Leslie			2 28	Barb
	Woods, Dme. Jos			0 91	Sandown
	Kirley, Chs			0 59	Vankleek Hill
	Borden, James			0 42	"
	Allaire, Moïse			1 90	St. Ours
	Boucher, Dme L. O			1 47	Sorel
	Bourgeois, Cie Aimé			1 95	Yamaska
	Beauchemin, L. R			0 09	Sorel
	Bédard, Amédée			1 09	Montreal
	Duhamel, Honorius			0 53	Sorel
	Fernet, Onésime			15 84	Berthier
	Gendron, François, jr			0 10	Sorel
	Godin, Dme Séraphine			11 85	"
	Laferté, Albert			2 53	"
	Lavallée, J. B			0 79	"
	Martin, Pierre, jr			5 05	St. Louis de B
	Naud, Joseph			0 16	Sorel
	Paul, Dlle Caroline			1 06	"
	Petit, Nérée			0 92	"
	Paquette, Marie			0 09	"
	Paradis, Dme A. C			0 17	"
	Paulhus, Adélard			0 80	"
	Thibeaudeau & Cie			0 35	"
	Arsenault, Geo			0 76	Montreal
	Beaulac, V			0 10	St. David
	Beauchemin, L. R			0 20	Sorel
	Boivin & Cie			0 80	"
	Bérard, J. B., in trust			0 10	"
	Chevalier, J			4 59	"
	Corbett & Wingender			0 18	"
	Germain, A			0 35	"
	Laurin & Peloquin			0 20	"
	Letendre & Rousseau			0 41	St. David
	Monarque, E			1 21	Sorel
	Mongeon & Frère			0 30	"
	Mullen, J			0 41	Montreal
	Rouillard E. & fils			0 69	Sorel
	Taschereau, R. A. & Cie			0 02	"
	Thibeaudeau, A. & Cie			0 41	"
	Villemare, C			3 85	"
	Fagnan, O. R			0 33	"
	Fagnan, J. R			0 06	"
	Lussier, A			0 10	"
	Lacouture, A. & Cie			1 15	"
	Saucier & Cie			0 08	Louiseville
	Désilets, J. A			0 23	Montreal
	Electric Match Co			0 42	Louiseville
	Carried forward			1,327 11	

Banque d'Hochelaga.

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	Month Year		
Vankleek Hill	Nov. 28, '95		
"	May 12, '96		
"	Oct. 29, '97		
"	Jan. 3, '98		
"	" 19, '98		
"	May 30, '98		
"	Sept. 13, '98		
"	Oct. 22, '98		
"	May 2, '99		
"	April 10, '99		
"	May 31, '99		
"	" 31, '99		
Sorel	" 31, '99		
"	Jan. 30, '99		
"	May 31, '96		
"	Sept. 19, '96		
"	May 30, '96		
"	Aug. 23, '97		
"	May 31, '99		
"	Nov. 25, '93		
"	May 31, '99		
"	" 31, '97		
"	Oct. 7, '99		
"	Mar. 2, '99		
"	Sept. 25, '97		
"	May 30, '96		
"	" 31, '92		
"	" 31, '95		
"	Aug. 31, '98		
"	Nov. 12, '98		
"	Mar. 23, '97		
"	Dec. 26, '96		
"	Mar. 10, '92		
"	Dec. 19, '96		
"	Nov. 2, '99		
"	Aug. 4, '96		
"	" 1, '99		
"	June 19, '97		
"	" 26, '93		
"	Jan. 7, '95		
"	" 20, '98		
"	Oct. 12, '98		
"	Feb. 6, '96		
"	Jan. 7, '96		
"	Aug. 28, '97		
"	Feb. 22, '97		
"	Dec. 2, '97		
"	Feb. 25, '97		
"	Jan. 16, '96		
"	Nov. 2, '92		
"	Aug. 15, '96		
"	July 2, '96		
Louiseville	Dec. 10, '95		
"	Jan. 13, '96		
	Dec. 24, '94		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			1,327 11	
	Mineau, A			0 74	Winnipeg
	Leclerc, I. J			0 06	
	Anger, Omer			0 30	St. Leon
	Beaudoin, Fabiola			0 42	Chatham, Ont
	Carle, Louis			0 30	Montreal
	Desaulniers, A. L			0 30	Yamachiche
	Pelland, B. E			0 18	Montreal
	St. Pierre, Wilfrid			0 21	Louiseville
	Doll, W. F			2 79	Montreal
	Cong Shaarey Zedeck			6 96	Winnipeg
	Richer & Cie			8 29	Ste. Anne, Man.
	Rousseau, V			1 85	St. Boniface
	Benard, P. F			2 02	"
	Campeau, J			1 30	Winnipeg
	Cohen, J. L			0 69	"
	Saul & Cie			0 45	"
	Pophann, C			0 05	"
	Maggs, C			0 35	"
12427	Hébert, H	25 00			
	Désy, S. & Cie			0 30	Montreal
	Abinovitch, I			0 82	"
	Corcoran, Jas			0 18	"
	Senécal, Z			0 22	"
	Thibault, J. A			0 56	"
	Bélanger, N			9 39	"
	Decary, P., jr			3 42	"
	Davis, T. J			0 21	"
	Guimond, A			0 78	"
	Smith, G. F			0 01	"
	Mtl. C. A., Sand Coy			1 00	"
	Taillefer, N			0 65	"
	Armitage, G. H			0 22	"
	McCain & White			6 01	"
	Duval, F			1 26	"
	Fungan, F			0 03	"
	Gauthier, U			0 40	"
	Labelle, J. N			0 71	"
	Legault, F			0 29	"
	Lambert, L. P			0 10	"
	Leroux, J			8 62	"
	Marcil, E			7 60	"
	Navert, B			0 61	"
	Pallascio, J			0 16	"
	Quevillon, E			0 25	"
	Valois, A			1 02	"
	Grenier, F			1 55	"
	Lemieux, Dme J			0 07	"
	Keenan, M			0 03	"
	Laurendeau, J. B			5 37	"
	Leenhardt, A			0 22	"
	Poupart, J			0 02	"
	Bruce, J			1 03	"
	Desnoyers, M			1 21	"
	Precourt, I			0 05	"
	Carried forward	25 00		1,408 74	

Banque d'Hochelaga.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Louiseville	Nov. 6, '96		
"	Dec. 21, '98		
"	May 31, '98		
"	June 23, '99		
"	May 31, '98		
"	" 31, '98		
"	Dec. 23, '99		
"	May 31, '98		
Winnipeg	Jan. 13, '96		
"	Sept. 4, '96		
"	Oct. 1, '98		
"	Nov. 6, '96		
"	" 29, '92		
"	Aug. 30, '93		
"	Sept. 2, '97		
"	Jan. 19, '98		
"	Feb. 8, '96		
"	May 4, '98		
"	July 22, '98		
Montreal N. D. St., W. E. B.	June 9, '98		
"	Aug. 24, '99		
"	Nov. 29, '99		
"	Dec. 17, '99		
"	Aug. 16, '99		
"	Dec. 9, '99		
"	Jan. 19, '99		
"	Aug. 18, '99		
"	" 31, '99		
"	July 7, '99		
"	Aug. 16, '99		
"	Dec. 7, '99		
"	Aug. 21, '99		
"	Dec. 6, '98		
"	May 31, '97		
"	June 15, '96		
"	May 31, '95		
"	" 31, '97		
"	Sept. 12, '98		
"	Apr. 7, '96		
"	May 31, '97		
"	" 31, '97		
"	July 25, '98		
"	May 31, '97		
"	Apr. 23, '95		
"	May 31, '97		
"	" 31, '97		
"	June 3, '96		
"	July 18, '99		
"	May 29, '99		
"	" 23, '99		
"	July, 11, '98		
"	June 10, '99		
"	May 27, '99		
"	Aug. 27, '99		

Hochelaga Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward	25 00		1,408 74	
	Seours, Dme M			0 08	Montreal
	Carrière, J. U			5 34	"
	Thibault, J			1 34	"
	Côté, P			0 28	"
	Allaire, N			1 66	"
	Arless. J. S			2 16	"
	Asselin, J. & fils			1 48	"
	Barolet, J. L			7 00	"
	Bienvenue, A			2 50	"
	Brissette, Alph			0 62	Longueuil
	Brown, J. E			0 42	Montreal
	Barron, J. B			0 10	"
	Beauséjour, Alex			1 00	"
	Blanchet, Annie			0 27	"
	Blanchard, Etienne			0 25	St. Marc
	Barrette, Alfred			0 33	Montreal
	Champagne, O			0 63	"
	Courtois, L			1 00	"
	Coté, Marie			0 79	"
	Conneau, M			0 54	"
	Couture, Jos			1 09	"
	Chabot, O			1 59	"
	Cousineau, Vital			0 08	"
	Collerette, A			0 13	"
	Charette, Marie			2 25	"
	Chartrand, C			0 39	"
	Charland, T			0 01	"
	Cosmopolitan Order of Foresters			0 73	"
	Daigneault, E			1 63	"
	Demers, Ed			1 64	"
	Dupras, Elmira			0 41	St. Henri Mascouche
	Deschesne, N			0 73	Montreal
	Daveluy, A			0 41	"
	Duguay, Pauline			21 97	"
	Dupré, H			12 84	"
	École de la Longue Pointe			2 89	Longue Pointe
	Fortin, Art			1 00	Montreal
	Forget, G			0 27	"
	Fleury, G			0 04	"
	Fortin, Oscar			0 25	"
	Font, R. P			0 21	Longueuil
	Fournier, M			2 11	Montreal
	Gariépy, Aurore			0 21	"
	Geoffrion, C			0 09	Varennes
	Groulx. E			0 25	Montreal
	Gauthier, Dme H			0 58	"
	Gariépy, Geo			1 51	"
	Garignan, J			0 06	"
	Gratton, A			1 18	"
	Gascon, Valentine			0 76	"
	Gauthier, H			1 03	"
	Houle, R			0 10	"
	Jacques, Vve O. P			0 24	"
	Carried forward	25 00		1,495 21	

SESSIONAL PAPER No. 7

Banque d'Hochelaga.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Montreal N. D. St., W. E. B.	May 30, '99		
"	Mar. 1, '99		
"	May 31, '95		
"	Aug. 1, '98		
Montr'l St. Cath. St., East E. Br.	June 1, '98		
"	Feb. 6, '97		
"	May 16, '95		
"	Oct. 7, '98		
"	June 1, '97		
"	Mar. 7, '94		
"	Jan. 9, '96		
"	June 10, '95		
"	Feb. 25, '97		
"	Oct. 10, '94		
"	Jan. 27, '98		
"	Dec. 31, '92		
"	Nov. 17, '98		
"	Dec. 1, '98		
"	June 1, '98		
"	May 31, '98		
"	June 1, '98		
"	" 1, '98		
"	" 1, '98		
"	" 1, '98		
"	May 31, '98		
"	" 6, '97		
"	Oct. 4, '95		
"	" 30, '97		
"	June 1, '98		
"	Sept. 13, '94		
"	June 30, '97		
"	Apr. 24, '97		
"	" 10, '97		
"	Aug. 6, '94		
"	June 22, '95		
"	May 31, '97		
"	Sept. 2, '98		
"	June 1, '98		
"	" 30, '97		
"	July 15, '93		
"	Aug. 15, '95		
"	May 31, '99		
"	June 20, '98		
"	Oct. 29, '98		
"	July 25, '98		
"	June 1, '98		
"	Apr. 6, '93		
"	July 23, '94		
"	Aug. 3, '96		
"	Feb. 9, '97		
"	June 7, '95		
"	Sept. 28, '98		
"	June 1, '94		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward	25 00		1,495 21	
	Labelle, Elmin a			0 33	Montreal,
	Lacombe, A			1 07	"
	Labine, Chs			3 80	"
	Latour, A			0 10	"
	Landry, F			0 05	"
	Lavigne, C			0 70	"
	Laflèche, O. R			0 65	"
	Lachapelle, A			0 08	"
	Langlois, Ferd			1 56	"
	Leroux, Alph			0 82	"
	Laverdure, F			0 10	"
	Lemay, Eph			0 08	"
	Lussier, Oct			0 16	"
	Lafrenière, Eur			0 02	"
	Labonté, J			1 76	"
	Lamontagne, Art. P			0 25	"
	Lanctot, J. B			0 65	Montreal, sud
	Lefebvre, M			1 03	Montreal
	Lecours, B. E			2 19	"
	Lepine, Pierre			0 22	"
	Lawrence, T., jr., in trust			0 84	"
	Lebel, Dme. T			1 72	"
	Lynch, P			0 83	"
	Lavigne, C. A			6 98	"
	Marquis, H			0 10	"
	Maillet, J. A			0 05	"
	Michaud, J			1 00	"
	Monette, L			1 00	"
	Morin, Laura			0 33	"
	Meloche, O			0 70	"
	Martineau, E. B			0 23	"
	Malone, M. E			0 39	"
	Martineau, Jos			0 87	"
	Mongeau, Alida			0 71	"
	Malone, J. A			0 96	"
	McIntosh, H. A			3 51	"
	Potelle, O			0 10	Rivière des Prairies
	Prendergast, W. J			0 27	Montreal
	Pelletier, Jean			2 08	"
	Pion, J. A			0 20	"
	Picard, M			0 02	"
	Pearson, C. P			2 50	"
	Quintal, Vict			0 10	"
	Quevillon, J			1 82	"
	Quintal, V			0 20	"
	Quintine, F			2 60	Varennes
	Riopel, J			0 22	Montreal
	Robert, Etienne			0 40	"
	Rousseau, Ed			0 31	"
	Renaud, L			0 90	"
	Richard, A			3 25	"
	Schoof, Alph			0 15	"
	Ste. Marie, Blanche			0 42	"
	Snyder, Jos. H			0 50	"
	Carried forward	25 00		1,547 09	

Banque D'Hochelaga.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Montr'l, St. Cath. st. east, E. Bk.	Aug. 13, '98		
" ..	June 7, '98		
" ..	May 3, '98		
" ..	Dec. 10, '98		
" ..	June 9, '97		
" ..	Sept. 14, '95		
" ..	June 17, '95		
" ..	Nov. 4, '97		
" ..	Jan. 12, '97		
" ..	" 12, '97		
" ..	Nov. 17, '96		
" ..	June 1, '98		
" ..	May 30, '94		
" ..	June 5, '99		
" ..	" 1, '99		
" ..	May 31, '99		
" ..	Mar. 17, '99		
" ..	May 31, '99		
" ..	" 12, '99		
" ..	Aug. 16, '99		
" ..	Oct. 10, '93		
" ..	Nov. 10, '93		
" ..	" 12, '94		
" ..	May 28, '97		
" ..	Sept. 24, '96		
" ..	Aug. 3, '97		
" ..	July 12, '97		
" ..	Aug. 4, '97		
" ..	May 4, '97		
" ..	June 9, '99		
" ..	Aug. 30, '99		
" ..	June 1, '99		
" ..	Mar. 23, '99		
" ..	Aug. 2, '99		
" ..	June 9, '99		
" ..	Mar. 31, '99		
" ..	Nov. 15, '98		
" ..	Aug. 20, '98		
" ..	Oct. 17, '98		
" ..	Apr. 13, '96		
" ..	Aug. 1, '95		
" ..	Dec. 10, '97		
" ..	Mar. 17, '99		
" ..	Jan. 8, '96		
" ..	May 11, '96		
" ..	Oct. 30, '93		
" ..	June 11, '97		
" ..	Jan. 1, '98		
" ..	July 26, '97		
" ..	Dec. 1, '97		
" ..	June 1, '98		
" ..	Dec. 1, '97		
" ..	" 1, '97		
" ..	" 1, '97		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward	25 00		1,547 09	
	Shippel, Alb. E.			63 06	Montreal
	Shea, Ernest			2 55	"
	St. Louis, Ls			4 19	"
	Steben, Siméon			9 52	"
	Toupin, T			0 80	"
	Treube, Job			1 49	Longue Pointe
	Turcotte, Dme E			0 10	Montreal
	Tessier, Mathias			1 16	"
	Tetrault, J. A			0 10	"
	Tauguay, L			0 34	"
	Thevret, Dme A			2 43	"
	Tessier, Ose			8 19	"
	Vanier, P			0 55	"
	Viau, Dme T			1 44	"
	Wright, Wm			0 11	"
	Arch & Rivest			0 15	"
	Beaudoin, J. E			0 03	"
	Bourbonnière, L			0 46	"
	Boileau, P. & frère			0 04	Isle Bizard
	Chausse, Adelard			0 79	Montreal
	Chausse, J. A			0 01	"
	Charron, C			0 90	"
	Dagenais, E. & Cie			1 80	"
	Dansereau, H. A			0 52	"
	Dansereau, L. A. & Cie			1 00	"
	Desroches, T			0 01	"
	Depatie, Joseph			0 01	"
	Fontaine, A			0 14	"
	Gravel, L. & Cie			0 14	"
	Grignon, E. R			0 08	"
	Gagnon & Patrie			1 83	"
	Goulet & Guilmette			7 00	"
	Hoolahan & Vézina			2 85	"
	Lafrenière, Jos			2 15	"
	Lachapelle, Dr. J. O			0 52	"
	Laramée & Massicotte			0 53	"
	Labelle, G			0 34	"
	Lachapelle, A. O. & Cie			0 04	"
	Magnan, Odilon			0 25	"
	Parker, S. H			0 32	"
	Pageau & Berthiaume			1 54	"
	Plante, W. & frère			0 14	"
	Richardson, Dme R			0 05	"
	Bobert, Etienne, proc			0 10	"
	Robert, Etienne, proc			0 23	"
	Soucy, Wilfrid			0 33	"
	Soucy & Roy			0 39	"
	Toupin, A. J			0 08	"
	Tanguay, Célestin			0 50	"
	Union Mutuelle de Bienfaisance			0 66	"
	Archambault, C			0 52	"
	Boucher & Cie			4 07	"
	Bourke, Henry			0 13	"
	Boyer, A. J			1 41	"
	Carried forward	25 00		1,675 18	

SESSIONAL PAPER No. 7

Banque d'Hochelaga.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Montr'l, St. Cath. st. east, E. Bh.	Jan. 14, '96		
" ..	Nov. 1, '98		
" ..	Feb. 13, '97		
" ..	Jan. 22, '95		
" ..	May 31, '99		
" ..	Dec. 1, '97		
" ..	" 1, '97		
" ..	" 1, '97		
" ..	" 1, '97		
" ..	Apr. 4, '99		
" ..	Sept. 30, '97		
" ..	Apr. 18, '96		
" ..	Dec. 1, '97		
" ..	June 1, '99		
" ..	Dec. 1, '97		
" ..	Oct. 4, '97		
" ..	Aug. 17, '97		
" ..	Oct. 5, '98		
" ..	Dec. 2, '97		
" ..	June 10, '99		
" ..	April 4, '99		
" ..	Oct. 5, '97		
" ..	Nov. 9, '97		
" ..	June 15, '98		
" ..	Mar. 5, '98		
" ..	Oct. 6, '97		
" ..	July 3, '99		
" ..	Mar. 12, '98		
" ..	Dec. 21, '97		
" ..	Aug. 29, '98		
" ..	Feb. 18, '98		
" ..	Nov. 19, '98		
" ..	Dec. 30, '97		
" ..	Aug. 8, '98		
" ..	Feb. 18, '98		
" ..	July 26, '97		
" ..	Feb. 6, '99		
" ..	July 4, '98		
" .	Mar. 1, '98		
" ..	July 27, '97		
" ..	Jan. 14, '99		
" ..	Dec. 3, '98		
" ..	Jan. 10, '98		
" ..	April 18, '99		
" ..	Dec. 3, '97		
" ..	June 2, '98		
" ..	April 7, '99		
" ..	Dec. 13, '97		
" ..	Nov. 15, '98		
" ..	June 25, '98		
" ..	July 11, '98		
" ..	June 30, '93		
" ..	Jan. 4, '94		
" ..	May 2, '97		

Hochelaga Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward	25 00		1,675 08	
	Beaudoin, J. P.			0 25	Montréal
	Bélanger, André			2 00	"
	Bail, George			2 41	"
	Bissonnette, O. & Cie			2 58	"
	Brunet, E			0 09	"
	Belair, D			4 70	"
	Crevier, T			0 11	"
	Charland, Chs			0 40	"
	Cyr, J. Damase & Cie			0 60	"
	Chartrand, A			10 00	"
	Dufour, T			0 05	"
	Dagenais, E			1 13	"
	Delongchamps, E			0 45	"
	Forest, G			1 50	Lachine
	Geoffrion, T. & Cie			0 08	Montreal.
	Gareau, E			1 44	"
	Gravel, J. & Cie			0 10	"
	Genser, A			3 34	"
	Gagnon & Vaillancourt			0 15	"
	Martin, Dme. E., Desaulnier, Geo. proc			0 75	"
	Machabee, T			0 96	"
	Montbriand & Gratton			0 19	"
	Mathieu, L			0 05	"
	Ouimet, J. A. A			2 00	"
	Pagé, R			0 22	"
	Peloquin, J			0 05	"
	Pigeon, T			0 34	"
	Prieur, E. & Co			17 00	"
	Rochon, J			0 30	"
	St. Jean & Guientte			0 24	"
	Mesnard, A			0 06	"
	R. Père, George, O.M.I			7 54	"
	Davidson Oil Co			0 10	"
	Bisaillon, Brosseau, Lajoie & Lacoste			2 00	"
	Brosseau, J			2 28	"
	Carle, J. L. & Cie			0 12	"
	Chenevert, J. B. & Cie			0 99	"
	David & Robert			0 01	"
	Roch, L. & Cie			0 07	"
	Beaudoin, L			0 33	"
	Besaillon, N			0 70	"
	Beauchamp, Frs			0 53	"
	Dufort, Ephraïm			1 10	"
	Fontaine & Cie			5 50	"
	Lafranchise, fils L			0 37	"
	Perrault, J. F			0 19	"
	Michaud Bros			3 84	St. Gabriel de Bran'n
	Latendresse, Medard			0 85	Joliette
	Libby, E. S			1 25	"
	Leblanc, E			0 14	L'Epiphanie
	St. George, Dme C			38 60	Joliette
	Guilbault, A			1 95	Montreal
	Roy, J. J			4 29	Joliette
	Carried forward,	25 00		1,810 47	

SESSIONAL PAPER No. 7

Banque d'Hochelaga.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Mtl St. Cath st.			
East End Br..	Oct. 9, '96		
" ..	May 29, '96		
" ..	" 10, '97		
" ..	Nov. 23, '96		
" ..	Sept. 24, '94		
" ..	April 15, '96		
" ..	Oct. 6, '98		
" ..	April 13, '96		
" ..	Aug. 3, '95		
" ..	June 5, '95		
" ..	Aug. 17, '95		
" ..	" 1, '96		
" ..	April 16, '96		
" ..	" 16, '96		
" ..	Dec. 6, '97		
" ..	June 27, '99		
" ..	July 28, '94		
" ..	Aug. 6, '96		
" ..	May 30, '97		
" ..	Dec. 3, '95		
" ..	Sept. 4, '95		
" ..	Jan. 27, '97		
" ..	July 22, '95		
" ..	" 11, '96		
" ..	Aug. 31, '96		
" ..	Feb. 28, '95		
" ..	April 13, '99		
" ..	Feb. 11, '97		
" ..	" 5, '96		
" ..	April 13, '95		
" ..			
" ..	Nov. 26, '96		
" ..	April 13, '99		
" ..	July 26, '98		
" ..	May 31, '98		
" ..	Oct. 10, '98		
" ..	Jan. 25, '99		
" ..	Aug. 23, '99		
" ..	July 28, '99		
" ..	Feb. 28, '99		
" ..	Nov. 3, '99		
" ..	Aug. 29, '99		
" ..	Dec. 2, '99		
" ..	" 1, '99		
" ..	" 1, '99		
Mtl (Hoch'ga Br)	" 5, '99		
Joliette	June 26, '85		
"	Oct. 11, '85		
"	Nov. 5, '89		
"	Jan. 24, '89		
"	Aug. 3, '89		
"	Sept. 2, '93		
"	Jan. 14, '93		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward	25 00		1,801 47	
	Trudeau, Bazile			5 24	Joliette
	Leprohon, E. T			1 09	"
	Cream, Mrs. E			0 69	Montreal
	Landry, Aust			6 33	Ste. Melanie
	Paquin, Dme A			15 85	Joliette
	Venne, Dme Vve. P			9 55	"
	Grignon, Dlle J			1 20	St. Ambroise
	Fisette, Dme M			0 44	St. Paul
	Beaupré, D. Thos			12 50	St. Thomas
	Leblanc, E			0 27	Joliette
	Marien, W			0 88	St. Jacques
	Laurent, A			0 75	Ste. Beatrix
	Robertson, E. E			0 86	Joliette
	Perrault, M. A			0 78	"
	Desrosiers, A			0 79	"
	Lane, J			5 42	Montcalm
	Bergeron, Theodule			0 28	Montreal
	Beauchamp, A			0 11	"
	Begin, A. C			0 09	"
	Bocquet, H. A			0 82	"
	Blanchard, A. D. & Cie			0 12	"
	Bernier & Frères			0 26	"
	Brouillet, J			0 67	"
	Bode, W. H			0 70	"
	Boisvert, J. B			0 70	"
	Boulard & Cie			4 00	"
	Brouillet, J. E			1 30	"
	Barolet, J. L			0 10	"
	Chabot, Art			0 02	"
	Caron Paul			0 25	"
	Clément & Barré			0 50	"
	Cie. de Carrosserie de Mtl			0 04	"
	Courtemanche, J. A			0 27	"
	Chevalier R			0 95	"
	Champagne, J. E			0 05	"
	Charron, —			0 84	"
	Descarie, O			0 26	"
	Desaulniers, A. G			0 03	"
	Delorme, B. Z			0 01	"
	Duclos, G. A. & Cie			0 81	"
	Duhamel, J. L			0 19	"
	Daveluy, G			0 30	"
	Dery, J. B			4 62	"
	Delorme & Boudrias			0 15	"
	Deschenes, A. M			0 60	"
	Forbes, F. H			0 55	"
	Fiset & Cie			0 38	"
	Galipeau & Boyer			0 25	"
	Gendron, H. J			0 33	"
	Grossman & Robitaille			0 10	"
	Goyette, L. C			0 05	"
	Gagnon, Paschal			1 18	"
	Gascon, J. A			0 63	"
	Galarneau, J. H			0 06	"
	Carried forward	25 00		1,886 68	

SESSIONAL PAPER No. 7

Banque d'Hochelaga.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Joliette	May 22, '99		
"	Oct. 9, '96		
"	Aug. 24, '96		
"	June 6, '96		
"	Oct. 21, '96		
"	May 30, '96		
"	" 1, '97		
"	April 29, '98		
"	June 23, '98		
"	July 20, '98		
"	" 23, '98		
"	Mar. 13, '99		
"	Dec. 9, '99		
"	July 8, '99		
"	June 13, '99		
"	Nov. 9, '99		
Montreal, St. Ca. st., Centre B.	Feb. 2, '95		
"	Sept. 1, '96		
"	June 29, '97		
"	Nov. 7, '97		
"	June 1, '96		
"	" 26, '97		
"	Sept. 26, '97		
"	June 1, '97		
"	Jan. 1, '99		
"	" 31, '99		
"	Sept. 27, '99		
"	" 17, '99		
"	Feb. 2, '95		
"	April 1, '96		
"	June 1, '96		
"	Feb. 2, '96		
"	Sept. 1, '96		
"	Mar. 6, '96		
"	Sept. 17, '99		
"	" 17, '99		
"	June 1, '95		
"	Aug. 1, '96		
"	" 1, '95		
"	Jan. 16, '96		
"	Sept. 1, '96		
"	" 30, '96		
"	Oct. 11, '96		
"	May 27, '97		
"	Jan. 31, '99		
"	May 14, '97		
"	June 29, '97		
"	Oct. 1, '95		
"	Sept. 3, '95		
"	" 5, '95		
"	Oct. 1, '95		
"	Jan. 2, '97		
"	Oct. 6, '98		
"	June 1, '97		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward	25 00		1,886 68	
	Genser Bros., W.			1 22	Montreal
	Guenette, Chs.			0 50	"
	Goulet, V. & Cie.			0 87	"
	Hains, G.			0 07	"
	Jutras, O.			0 84	"
	LeBlanc, A.			0 32	"
	Larue, J. E. S., in trust			0 14	"
	Laverdure, J. B			0 11	"
	Lambert, J. H.			0 52	"
	Lamarre & Cie.			0 74	"
	Laurin, J.			0 52	"
	Leclerc, H.			0 01	"
	McDuff, J.			0 04	"
	Marshall, H. F.			0 19	"
	Mallek, M.			0 16	"
	Mathieu, E.			1 00	"
	Massicotte, O.			8 55	"
	McIntosh, W.			0 37	"
	Patenaude, A. & Cie			0 62	"
	Robert, J. A.			0 45	"
	Rice, J. A., in trust.			0 03	"
	Rateau, Aimé.			0 26	"
	Ryan, Lizzie.			7 44	"
	Riendeau, J			1 15	"
	Trudeau, L. E.			0 66	"
	The Montreal Weaving Co			0 80	"
	Trudeau, J. N., in trust			0 16	"
	Begin, Dme. C.			0 01	"
	Beaulieu, Clovis			1 53	"
	Belisle, J. N			0 01	"
	Bohemier, Chas.			0 02	"
	Beausoleil, C.			0 87	"
	Beaupré, M.			0 35	"
	Barré, E. A.			0 97	"
	Bruyère, J. E.			0 27	"
	Blanchard, R.			0 10	"
	Bithwell, I.			0 17	"
	Beaudry, H. J.			0 28	"
	Boulet, A.			0 02	"
	Brunelle, A.			0 02	"
	Baulne, J. H.			0 01	"
	Barre, Dme. R.			0 02	"
	Bisson, Celina			0 02	"
	Carle, Azilda.			1 04	"
	Cardinal, Dme. R.			0 55	"
	Campeau, D			0 08	"
	Chandysson, I. P.			1 20	"
	Carpentier, E.			0 23	"
	Cooke, M.			1 57	"
	Delisle, A.			0 43	"
	Desy, E.			0 24	"
	Denis, J. R.			0 41	"
	Devin, Alex.			0 35	"
	Duguay, M.			0 79	"
	Carried forward	25 00		1,925 98	

SESSIONAL PAPER No. 7

Banque d'Hochelaga.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Montreal, St. Ca. st. Centre B..	Feb. 25, '98		
" ..	Sept. 17, '99		
" ..	" 17, '99		
" ..	Feb. 10, '97		
" ..	June 29, '97		
" ..	Mar. 20, '96		
" ..	Aug. 1, '96		
" ..	Dec. 21, '96		
" ..	May 21, '96		
" ..	Oct. 30, '96		
" ..	Jan. 29, '96		
" ..	June 29, '97		
" ..	Aug. 5, '96		
" ..	Oct. 30, '96		
" ..	Nov. 29, '97		
" ..	Jan. 31, '99		
" ..	" 31, '99		
" ..	Sept. 30, '96		
" ..	Oct. 31, '96		
" ..	Aug. 1, '96		
" ..	Feb. 1, '96		
" ..	June 1, '97		
" ..	April 18, '99		
" ..	June 1, '98		
" ..	Dec. 2, '96		
" ..	Mar. 11, '97		
" ..	Jan. 29, '98		
" ..	June 24, '97		
" ..	May 13, '96		
" ..	June 23, '97		
" ..	July 23, '97		
" ..	Jan. 26, '98		
" ..	Sept. 4, '97		
" ..	Aug. 5, '97		
" ..	June 30, '99		
" ..	Sept. 3, '98		
" ..	Aug. 1, '98		
" ..	" 1, '99		
" ..	" 1, '99		
" ..	" 1, '99		
" ..	April 2, '99		
" ..	" 2, '99		
" ..	July 26, '99		
" ..	May 27, '96		
" ..	Nov. 18, '96		
" ..	Oct. 2, '98		
" ..	Sept. 1, '98		
" ..	Mar. 24, '99		
" ..	May 8, '99		
" ..	June 2, '97		
" ..	Oct. 9, '97		
" ..	April 22, '98		
" ..	Jan. 7, '96		
" ..	" 15, '96		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward	25 00		1,925 98	
	Dumont, W.			1 52	Montreal
	Dumouchel, R.			1 71	"
	Dubois, G.			0 19	"
	Darling, W.			0 10	"
	Defoy, F. D.			0 14	"
	Deserres, P.			1 23	"
	Drouin, A.			0 39	"
	Demers, B.			0 32	"
	Delisle, Dme. F.			0 68	"
	Depatie, J. T.			0 09	"
	Deslauriers, N.			0 62	"
	Daoust, J. E.			0 20	"
	Duplessis, J. A.			0 03	"
	Duhamel, R. W.			0 45	"
	Dauth, A.			0 06	"
	Etienne, E. O.			0 25	"
	Esthel, E			3 11	"
	Fahey, W.			1 72	"
	Ferland, N.			0 01	"
	Fortin, O.			0 56	"
	Falardeau, A.			0 23	"
	Fortier, L.			0 04	"
	Ferns, W. D.			0 25	"
	Flanagan, M.			1 17	"
	Fauteux, P. A.			0 14	"
	Fortier, A.			0 32	"
	Gauvreau, A. T.			0 32	"
	Gendron, G.			0 06	"
	Girard, B. M. M.			1 05	"
	Grothé, J. D. M.			0 16	"
	Grenier, P. V. H.			1 62	"
	Grenier, P. E.			0 02	"
	Guimond, J.			0 56	"
	Gosselin, A.			0 05	"
	Gaucher, R. G.			0 61	"
	Grothé, A.			0 16	"
	Gagnon, J.			0 33	"
	Grice, M. A.			1 81	"
	Herdt, L. A.			0 62	"
	Hardy, Anna			0 23	"
	Jutras, J. A.			1 18	"
	Jodoin, E. J.			0 29	"
	Jacques, A.			0 47	"
	Karch, J. A., jr			0 39	"
	Labrecque, J. A.			0 35	"
	Laurent, P.			0 14	"
	Langlois, R.			0 12	"
	Lemay, A.			2 60	"
	Lefebvre, J. B.			1 78	"
	Lorrain, Dme A.			0 91	"
	Lorrain, A			0 01	"
	Lamarche, J. G.			0 50	"
	Lasalle, E			0 21	"
	Laurence, J.			0 65	"
	Carried forward	25 00		1,956 71	

Banque d'Hochelaga.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Montreal, St.Ca. st. Centre B..	Mar. 10, '96		
" ..	Jan. 9, '97		
" ..	June 11, '97		
" ..	May 26, '99		
" ..	Dec. 14, '97		
" ..	" 27, '97		
" ..	June 5, '98		
" ..	July 20, '98		
" ..	Dec. 28, '98		
" ..	Nov. 28, '98		
" ..	Feb. 11, '99		
" ..	May 10, '99		
" ..	June 1, '99		
" ..	Sept. 5, '99		
" ..	Aug. 9, '99		
" ..	Dec. 16, '97		
" ..	Aug. 2, '99		
" ..	Nov. 9, '96		
" ..	June 13, '98		
" ..	May 17, '97		
" ..	Aug. 1, '99		
" ..	June 20, '98		
" ..	Dec. 2, '99		
" ..	" 23, '98		
" ..	Sept. 15, '99		
" ..	Oct. 23, '99		
" ..	April 6, '98		
" ..	Jan. 14, '96		
" ..	Mar 27, '96		
" ..	Aug. 3, '96		
" ..	May 15, '96		
" ..	Aug. 6, '97		
" ..	" 22, '96		
" ..	Jan. 18, '98		
" ..	Oct. 21, '98		
" ..	Aug. 1, '99		
" ..	April 29, '99		
" ..	Sept. 2, '99		
" ..	June 28, '96		
" ..	Aug. 1, '99		
" ..	July 5, '97		
" ..	May 1, '99		
" ..	July 27, '98		
" ..	Oct. 31, '98		
" ..	Mar. 26, '96		
" ..	" 17, '97		
" ..	June 15, '96		
" ..	May 11, '96		
" ..	Mar. 24, '97		
" ..	Dec. 2, '97		
" ..	Feb. 19, '97		
" ..	Mar. 27, '97		
" ..	Oct. 30, '97		
" ..	Dec. 2, '97		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward	25 00		1,956 71	
	L'Esperance & Thériault			0 26	Montreal
	Leprohon, M. A			0 27	"
	Lemay, Dme J			0 27	"
	Labourière, F. A			0 27	"
	Lafond, J. E			0 07	"
	Leber, M. J			1 05	"
	Larose, E			0 94	"
	Lavigne, Dlle R			1 19	"
	Larue, Alma			0 25	"
	Lefebvre, L			0 17	"
	Lapointe, H			0 70	"
	Landry, D			0 50	"
	Leduc, Y			1 08	"
	Laurendeau, O			2 24	"
	Manderville, O			0 53	"
	Martineau, J			0 02	"
	Marcil, C. A			0 01	"
	Marchand, L			0 10	"
	Miron, Blanche			0 63	"
	Marceau, C. B			0 62	"
	Moreau, A			0 10	"
	Mercier, M. A			0 88	"
	Mathieu, P			0 03	"
	Martel, H			0 25	"
	Morris, R. H			0 21	"
	Martin, Dme V			1 16	"
	Murphy, Dme C			0 10	"
	Monette, E			0 66	"
	Marcotte, A			1 07	"
	McKertcher, A			1 29	"
	Noreau, A. L			0 25	"
	Nadeau, L			0 39	"
	O'Leary, C			0 10	"
	Platt, J			0 59	"
	Plante, P. E			0 25	"
	Prefontaine, H			0 55	"
	Perrault, A			0 27	"
	Plamondon, A. G			0 35	"
	Prevost, L			0 14	"
	Panneton, J. A			0 16	"
	Paré, L			0 04	"
	Payette, J. F., in trust			0 10	"
	Paré, H			0 02	"
	Richer, A			0 93	"
	Rousseau, G			0 68	"
	Racette, H			0 25	"
	Roy, J			0 51	"
	Robitaille, —			0 01	"
	Rochon, O. J			0 90	"
	Roy, H			0 64	"
	Richardson, H			0 02	"
	Racette, D			0 66	"
	Robillard, B			1 18	"
	Ste. Marie, O			0 80	"
	Carried forward	25 00		1,982 73	

SESSIONAL PAPER No. 7

Banque d'Hochelaga.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Montreal, St. Ca. st., Centre B.	Jan. 12, '99		
"	Oct. 4, '97		
"	May 30, '99		
"	April 2, '98		
"	Nov. 2, '98		
"	Feb. 10, '99		
"	June 7, '98		
"	Nov. 8, '98		
"	Aug. 1, '99		
"	Dec. 29, '99		
"	June 6, '99		
"	Aug. 1, '99		
"	Nov. 23, '99		
"	Jan. 29, '99		
"	May 17, '97		
"	Sept. 15, '96		
"	July 27, '97		
"	Aug. 23, '97		
"	Mar. 11, '98		
"	April 12, '99		
"	Mar. 6, '99		
"	Aug. 1, '99		
"	April, 1, '99		
"	June 1, '99		
"	Aug. 3, '99		
"	April, 2, '98		
"	May 13, '99		
"	Jan. 3, '99		
"	Aug. 26, '99		
"	" 1, '99		
"	" 28, '97		
"	July 15, '99		
"	June 22, '98		
"	Feb. 27, '95		
"	Aug. 22, '96		
"	Oct. 29, '97		
"	Nov. 13, '97		
"	Sept. 3, '98		
"	Jan. 5, '99		
"	Aug. 4, '99		
"	Sept. 8, '93		
"	May 31, '99		
"	Nov. 25, '99		
"	Aug. 19, '98		
"	Dec. 20, '97		
"	Oct 15, '98		
"	Sept. 7, '97		
"	" 7, '97		
"	April, 6, '99		
"	June 26, '99		
"	Aug. 1, '99		
"	Nov. 11, '99		
"	May 18, '99		
"	Mar. 19, '96		

Hochelaga Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward	25 00		1,982 73	
	St. Antoine, A.			0 77	Montreal
	Schachter, C.			0 18	"
	Succ. S. C. Gravel			0 30	"
	Terroux, E. A.			0 04	"
	Trempe, J. S			1 07	
	Trudel, D.			0 06	"
	Tremblay, Dme J. R.			0 01	"
	Tison, J. B. A.			1 15	"
	Trépanier, A.			0 61	"
	Tranchemontagne, J. L. A.			1 54	"
	Vanasse F.			0 19	"
	Viau, Alex.			0 03	"
	Vincent, Dlle A.			0 96	"
	Vaillancourt, W.			0 17	"
1927	Mgr. Dufougnais.	184 72			"
1700	Mgr. P. Fortin.	10 00			"
836	Globensky, Co.	3 00			"
8666	Rev. J. O. Tessier	1 10			"
1591	J. B. Reeves	22 00			"
4774	J. H. Connor.	4 00			"
	Barrette, Dme C.		9 00		"
		249 82	9 00	1,989 81	

I declare that the above statement has been prepared under my direction and is

We declare that the above return is made up from the Books of the Bank

MONTREAL, January, 18, 1905.

Banque d'Hochelaga.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Montreal, St. Ca. st. Centre B.	Nov. 24, '96		
"	July 13, '97		
"	Oct. 12, '98		
"	June 30, '96		
"	Nov. 25, '95		
"	Jan. 16, '99		
"	Sept. 1, '98		
"	Feb. 19, '97		
"	April, 12, '99		
"	Aug. 24, '99		
"	Dec. 17, '97		
"	June 30, '97		
"	Jan. 23, '99		
"	June 17, '99		
Montreal	Jan. 6, '86	London	Cannot trace names of purchasers. Requisition slip have been destroyed.
"	Dec. 9, '87	Paris	
Sorel	July 4, '83	Montreal	
Valleyfield	Mar. 14, '93	"	
Three Rivers	Sept. 19, '95	New York	
N.D., West	May 21, '95	"	
Montreal	Dec. 31, '91		

correct according to the Books of the Bank.

F. LEDUC, *Chief Accountant.*

and that to the best of our knowledge and belief it is correct.

F. H. ST. CHARLES, *President.*
M. J. A. PRENDERGAST, *General Manager.*

BANK OF ST.

STATEMENT of Dividends and Drafts or Bills of Exchange remaining unpaid and upon which no interest has been

MEMO.—In case of moneys deposited for a fixed period, five

BANQUE DE

ÉTAT des dividendes et traites ou billets de change restant impayés et montants intérêt n'a été payé

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Richard, L.			0 41	St. Césaire
	Charron, Ant.			7 28	"
	Vigeant, J.			12 00	"
	Loiselle, A.			0 03	"
	Beauregard, L.			0 08	St. Hyacinthe
	Doherty, J. H., succ.			14 40	"
	Richard, M.			36 46	"
	Greene, H.			1 00	"
	Brousseau & Decelles			9 25	"
	Morin, J.			0 36	"
	Club de Chasse			0 36	"
	St. Jacques, Eug.			0 02	"
	St. Hyacinthe Boat Club			0 90	"
	Bernier, M. E., *re* Hébert			225 20	"
	St. Jacques, F.			0 11	"
	Bernard, O. & Cie			1 57	"
	Mathieu & Frères			10 67	"
	Nault, Aimé			2 20	"
	Lamarche, E.			0 21	"
	Knowlton, S. A.			0 25	"
	Bourassa, Aug.			1 67	"
	Bernard, O. & Cie.			0 41	"
	Bernier, M. E., *re* succ. Vary			0 76	"
	Morison, L. F., estate Cameron			1 21	"
	Langelier, Louis			0 05	"
	Phil Bicycle Club			10 00	"
	Gagnon, H. D.			2 38	"
	Morin, Dame F. X.			0 66	"
	Couture, Alphonse			0 46	Hull
	Chartier, Louise			0 70	Ste. Rosalie
	Fugère, L.			3 60	St. Dominique
	Choquette, R.			3 43	St. Hyacinthe
	Choquette, W.			11 43	"
	Carried forward			359 52	

HYACINTHE.

Amounts or Balances in respect to which no transactions have taken place, or paid, for five years and upwards.

years are reckoned from the termination of said fixed period.

SAINT-HYACINTHE.

ou balances au sujet desquels il n'y a pas eu de transactions ou sur lesquels aucun pendant cinq ans ou plus.

ans seront calculés depuis l'expiration de la dite période fixe.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	REMARKS. If known to be dead give names and addresses of legal representatives so far as known to the bank. — OBSERVATIONS. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
St. Césaire.....	Nov. 7, '77	....	
"	Fév. 18, '84	.....	
"	Janv. 15, '84	....	
"	Juin 11, '83	....	
St. Hyacinthe ..	Janv. 29, '89	... .	
" ..	" 29, '88	... .	
" ..	Avril 14, '89	. ...	
" ..	Sept. 29, '90	.. ..	
" ..	Oct. 27, '90	... .	
" ..	Nov. 16, '93	... .	
" ..	Sept. 9, '93	....	
" ..	Déc. 6, '93	.....	
" ..	" 4, '93	....	
" ..	Janv. 31, '85	.....	
" ..	Déc. 6, '93	....	
" ..	Nov. 4, '95	.....	
" ..	Août 8, '94	.. ..	
" ..	Avril 16, '94	....	
" ..	Juin 6, '95	.....	
" ..	Nov. 21, '95	....	
" ..	" 30, '97	....	
" ..	Janv. 14, '99	....	
" ..	Nov. 30, '97	....	
" ..	" 30, '97	.....	
" ..	Mai 31, '99	....	
" ..	Janv. 24, '99	....	
" ..	Nov. 30, '97	....	
" ..	Août, 31, '98	....	
" ..	Oct. 1, '98	.....	
" ..	Nov. 28, '92	....	
" ..	Fév. 1, '90	..... .	
" ..	Mars 19, '86	....	
" ..	" 19, 86	....	

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			359 52	
	Dussault, H			1 95	St. Hyacinthe
	Cordeau, H			0 58	St. Denis
	Cadoret, P			1 20	"
	Duchesneau, N			0 90	St. Hyacinthe
	Benoit, Cécile			3 50	"
	Demers, R			0 85	"
	Corbeil, Alfred			1 40	Ste. Rosalie
	Brien, Raymond			10 75	St. Marcil
	Ducharme, M			33 45	St. Denis
	Demers, Hélène			0 25	St. Hyacinthe
	Beaudoin, Frs			1 10	St. Dominique
	Brosseur, Jos			1 18	St. Valerien
	Dion, J			1 00	St. Hyacinthe
	Buckley, J			0 10	"
	Brodeur, Aglaé			1 07	"
	Comeau, S			0 77	"
	Cormier, E. H			1 20	"
	Beaudry, E			2 84	Acton
	Brigade du feu			41 53	St. Hyacinthe
	Bachand. J. B			7 39	"
	Birtz, Geo			0 92	St. Simon
	Fontaine, M			2 49	St. Hyacinthe
	Bernier, M. E., synd			0 38	"
	Phaneuf, Leo			0 05	St. Césaire
	Fabrique St. Jean-Baptiste			1 00	Roxton Falls
	Bélanger, Frs			1 37	St. Hyacinthe
	Bienvenue, H			0 73	Salem, Mass
	Côté, A. & Fils			0 82	St. Dominique
	Archambault, A			0 90	St. Césaire
	Dupont, E			0 09	St. Damase
	Avard, Aug			0 95	St. Hyacinthe
	Duclos, C. A			0 40	St. Pie
	Blanchette, H			1 42	La Présentation
	Archambault, Is			0 56	St. Hyacinthe
	Phaneuf, Rémi			4 66	La Présentation
	Chartier, E			0 65	St. Hyacinthe
	Finlay, L			0 30	"
	Beauregard, P. J			0 30	"
	Bouthillier, Ant			2 88	Ste. Cécile
	Boulanger, J. C			0 14	St. Hyacinthe
	Dion, D			0 10	"
	Côté, Amateur			0 77	"
	Beaudet, F.-X			0 57	St. Marcel
	Brodeur, E			1 70	St. Hyacinthe
	Boulay, A			0 08	La Présentation
	Boucher, P			2 40	St. Mathias
	Fredette, W			0 57	Ste. Madeleine
	Fournier, P			0 05	St. Hyacinthe
	Dion, P			5 37	"
	Fabrique St. Damase			1 18	St. Damase
	Cordeau, J			4 30	St. Hyacinthe
	Chartier, J			0 50	"
	Côté, Flavien			1 88	St. Damase
	Belisle, W. R			4 66	Ste. Rosalie
	Choquette, Elize			1 07	St. Hyacinthe
	Carried forward			518 74	

Banque de St. Hyacinthe.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
St. Hyacinthe ..	Janv. 10, '91		
" ..	Juill. 1, '90		
" ..	Janv. 10, '90		
" ..	Nov. 9, '89		
" ..	Sept. 4, '90		
" ..	Août 5, '89		
" ..	Juin 20, '90		
" ..	Déc. 19, '90		
" ..	Nov. 4, '90		
" ..	Août 5, '91		
" ..	" 13, '91		
" ..	Juin 4, '92		
" ..	Sept. 6, '93		
" ..	" 7, '93		
" ..	Déc. 20, '93		
" ..	Nov. 24, '91		
" ..	" 25, '93		
" ..	Janv. 30, '84		
" ..	Avril 8, '74		
" ..	Fév. 9, '86		
" ..	Janv. 24, '84		
" ..	Juill. 6, '80		
" ..	Août 6, '76		
" ..	Fév. 22, '78		
" ..	Août 15, '78		
" ..	Sept. 27, '76		
" ..	Oct. 25, '84		
" ..	Mai 10, '79		
" ..	Nov. 19, '84		
" ..	Déc. 3, '78		
" ..	Sept. 22, '93		
" ..	Oct. 21, '81		
" ..	Janv. 31, '82		
" ..	Mars 20, '82		
" ..	Oct. 31, '85		
" ..	Dec. 12, '82		
" ..	Mars 10, '83		
" ..	" 19, '83		
" ..	Juin 13, '83		
" ..	Avril 28, '82		
" ..	Août 2, '83		
" ..	Janv. 22, '84		
" ..	Fév. 15, '84		
" ..	Juill. 21, '84		
" ..	Août 24, '85		
" ..	Oct. 21, '85		
" ..	Mars 13, '86		
" ..	Fév. 5, '86		
" ..	Août 26, '87		
" ..	Mars 16, '85		
" ..	Nov. 2, '87		
" ..	" 6, '87		
" ..	Mars 2, '87		
" ..	Déc. 31, '81		
" ..	Mars 12, '87		

Bank of St. Hyacinthe—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			518 74	
	Dufrêsne, J			33 97	St. Pie
	Besse, Alex			0 97	St. Denis
	Benoit, J., jr			1 50	St. Hyacinthe
	Chaput, Phelonise			6 35	St. Damase
	Flibotte, Siméon			0 25	St. Hyacinthe
	Beauregard, J			1 30	St. Damase
	Courtois, M			9 83	Belœil
	Bouchard, Luce			1 60	St. Hyacinthe
	Bourque, F. M			2 98	"
	Choquette, Adrien			1 25	"
	Beaudry, S. E			0 20	"
	Bourgeois, Ezilda			3 20	"
	Fontaine, C			2 60	St. Barnabé
	Dussault, J			2 60	St. Hyacinthe
	Champigny, Paul			6 17	"
	Beaudry, Paul			10 25	St. Valérien
	Fournier, Aug			30 00	Marieville
	Cerc. Agric. St. Mathieu			1 80	Belœil
	Choquette, R			0 35	St. Hyacinthe
	Chabot, M. Régina			2 50	St. Dominique
	Daudelin, Louis			19 37	St. Nazaire
	Cordeau, Jos			2 55	St. Hyacinthe
	Casavant, Berthe			0 30	"
	Cole, C. E			0 40	"
	Brodeur, Berthe			9 22	St. Hilaire
	Drolet, Alexandrine			6 13	St. Paul
	Brodeur, Vict			2 25	Belœil
	Burque, Narc			8 33	St. Hyacinthe
	Beaupre, J., fils			5 75	"
	Dragon, I			106 81	St. Denis
	Coucke, Léonard			0 35	St. Hyacinthe
	Blanchard, Antonio			7 76	St. Paul
	Ducharme, Marguerite			40 36	St. Denis
	Charron, Roméo			1 00	"
	Charron, Emile			1 00	"
	Lafontaine, E			2 95	St. Hugues
	Guilmain, J			65 00	St. Cesaire
	Hébert, T			1 23	St. Hyacinthe
	Huard, Louis			78 45	St. Denis
	Lussier, Louis			96 35	St. Hyacinthe
	Jodoin, J			16 90	St. Cesaire
	Lapointe, S			9 15	Waterbury
	Lussier, P. A			1 12	St. Damase
	St. Felix, A			2 90	St. Charles
	Ledoux, J. B			0 32	St. Damase
	Gauvreau, V. L			0 01	Rimouski
	Lacroix, Phils			0 95	St. Dominique
	Lemonde, F			0 08	St. Rosalie
	Larivière, Pierre			1 13	St. Bernard
	Larivière J			0 40	"
	Lecours, J. Vve			1 00	St. Hyacinthe
	Lafontaine, Arz			0 53	"
	Luc, André			0 10	"
	Legros, M. L			0 89	St. Cesaire
	Lupien, J			1 39	St. Hyacinthe
	Carried forward			1,110 24	

SESSIONAL PAPER No. 7

Banque de St. Hyacinthe.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
St. Hyacinthe ..	Mai 12, '85		
" ..	Mars 28, '87		
" ..	Août 5, '87		
" ..	Oct. 18, '84		
" ..	Déc. 3, '94		
" ..	Oct. 1, '98		
" ..	" 30, '96		
" ..	" 18, '94		
" ..	Sept. 25, '94		
" ..	Juin 29, '94		
" ..	Mars 3, '95		
" ..	" 21, '98		
" ..	Août 26, '98		
" ..	Fév. 25, '98		
" ..	Avril 30, '98		
" ..	Mars 6, '95		
" ..	Fév. 2, '99		
" ..	Juill. 12, '95		
" ..	Déc. 1, '96		
" ..	May 26, '99		
" ..	Nov. 7, '96		
" ..	Apr. 4, '99		
" ..	" 4, '96		
" ..	Dec. 17, '96		
" ..	July 7, '99		
" ..	" 10, '97		
" ..	Sept. 30, '98		
" ..	May 1, '99		
" ..	June 10, '99		
" ..	" 2, '99		
" ..	Oct. 7, '99		
" ..	Apr. 21, '99		
" ..	Dec. 22, '99		
" ..	Nov. 2, '99		
" ..	" 2, '99		
" ..	Apr. 23, '89		
" ..	Aug. 11, '85		
" ..	Feb. 28, '91		
" ..	July 31, '89		
" ..	Mar. 20, '79		
" ..	" 11, '79		
" ..	Aug. 12, '90		
" ..	Oct. 12, '92		
" ..	Mar. 13, '85		
" ..	Oct. 9, '86		
" ..	" 19, '80		
" ..	Jan. 27, '94		
" ..	Aug. 21, '76		
" ..	July 25, '84		
" ..	May 2, '78		
" ..	July 3, '77		
" ..	June 4, '83		
" ..	Mar. 21, '81		
" ..	Apr. 11, '85		
" ..	Dec. 3, '80		

Bank of St. Hyacinthe—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			1,110 24	
	Lussier, Alp			2 17	St. Charles
	Girouard, Ad.			4 06	St. François
	Gauthier, Mary			1 89	Manchester
	Girard, Alp.			0 53	St. Hyacinthe
	Leclerc, H			1 28	St. Antoine
	Jubenville, J.			0 95	St. Hyacinthe
	Henrichon, Ad.			1 10	St. Pie
	Girouard, P			1 58	St. Hyacinthe
	Hébert, V			1 18	"
	Girouard, F. A			0 97	St. Damase
	Godard, Eus			2 49	St. Hyacinthe
	Guillette, J.			0 12	St. Philippe
	Lavoie, J. B			24 20	St. Dominique
	Halde, J			0 08	St. Hyacinthe
	Turcot, G. H			1 15	"
	Roberge, H			0 50	"
	Marier, Amanda			0 40	"
	Mailhot, Amanda			1 90	"
	Papineau, A. C			1 15	Montreal.
	Nichol, V			1 70	St. Hyacinthe
	Grandpré, P. S			2 10	St. Valerien
	Jacques, Ant			5 51	St. Hilaire
	Girouard, N			0 20	St. Hyacinthe
	Larivière, Louis.			1 25	St. Judes
	Lamarche, E.			4 47	St. Hyacinthe
	Godard, J. A			5 17	"
	Larivière, Adélina			2 50	"
	Jalbert, Victor			0 85	"
	Levine, Sydney			0 30	"
	Massé, J			1 60	"
	Robitaille, Louis			0 34	"
	Shehan, J., jr.			1 00	"
	Tempest, J. F			0 10	"
	Sylvestre, Alp			0 16	St. Hélène
	Sicotte, W			0 25	St. Hyacinthe
	Richer, Gust			0 05	"
	Morison & Bernier			2 66	"
	Tétreault, Lse			0 23	"
	Vary, Raymond			0 55	Boston
	St. Germain, J. C			0 25	St. Hyacinthe
	Morelle, Eus			0 60	St. Dominique
	Menard, Alp			1 53	St. Hyacinthe
	Plamondon, G. P.			1 00	Cross Point
	Tarte, Frs			71 20	St. Hyacinthe
	Morin, J. A			0 61	St. Charles
	St. Jean, Gust			3 28	St. Hyacinthe
	Poivez, J. B			0 05	"
	Martin, Alex			0 25	"
	Mailhot, E. E.			0 57	Assomption, Ill.
	Sarazin, Lambert			0 94	St. Hyacinthe
	Tétreault, T			0 48	St. Dominique
	Poitras, J. T			1 34	Ste. Hélène
	Morison, Geo. A			1 41	St. Hyacinthe
	Vincent, A. T. & P			3 11	"
	Société de Construction			16 62	Yamaska
	Carried forward			1,312 17	

Banque de Saint-Hyacinthe.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
St. Hyacinthe	Oct. 22, '84		
"	Dec. 2, '82		
"	Apr. 11, '85		
"	Nov. 12, '81		
"	" 25, '84		
"	" 18, '87		
"	Oct. 20, '86		
"	July 31, '86		
"	Dec. 23, '83		
"	Nov. 4, '83		
"	May 2, '87		
"	Feb. 17, '87		
"	July 10, '86		
"	Apr. 8, '88		
"	Oct. 10, '95		
"	May 26, '97		
"	Nov. 30, '98		
"	June 19, '97		
"	Nov. 15, '99		
"	" 15, '99		
"	May 14, '95		
"	Mar. 6, '97		
"	Sept. 4, '94		
"	Nov. 7, '94		
"	Apr. 4, '95		
"	June 6, '95		
"	May 25, '98		
"	Mar. 5, '98		
"	" 5, '97		
"	July 10, '97		
"	Apr. 1, '84		
"	July 7, '83		
"	Sept. 15, '83		
"	" 5, '84		
"	Oct. 31, '83		
"	Dec. 22, '83		
"	July 4, '84		
"	Oct. 13, '84		
"	Mar. 5, '86		
"	Aug. 2, '88		
"	Oct. 25, '96		
"	July 23, '86		
"	Oct. 8, '88		
"	April 22, '82		
"	Nov. 19, '88		
"	May 1, '75		
"	Mar. 29, '75		
"	Apr. 21, '83		
"	Mar. 19, '75		
"	Nov. 15, '76		
"	Aug. 12, '84		
"	May 7, '78		
"	July 7, '80		
"	June 6, '82		
"	Dec. 29, '80		

Bank of St. Hyacinthe—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			1,312 17	
	Santenac, Frs			0 64	Roxton Falls
	St. Germain, F			3 20	St. Denis
	St. Pierre, J			1 80	St. Pie
	Vincent, H			1 23	St. Hyacinthe
	Richer, L			0 15	"
	Roy, P. E			0 96	St. Pie
	Pion, Odile			0 05	St. Hyacinthe
	Mailloux, Albina			0 52	"
	Mathieu, J			0 45	"
	Morel, Frs			3 04	St. Guillaume
	Piché Frères			1 87	St. Pie
	Vallée, A. R			0 63	St. Hyacinthe
	McArthur, M			0 30	Roxton Falls
	Vincent, W			0 80	La Présentation
	Phaneuf, Pierre			1 07	"
	Morin, Jos			5 15	Hinley, Wis
	Préfontaine, Pr			0 93	St. Hilaire
	Morin, Claudine			1 50	St. Hyacinthe
	Richer, Caroline			0 35	"
	Vertefeuille, Ovila			1 30	St- Rosalie
	Perreault, J. E			1 70	St. Hyacinthe
	Smith, Nap			0 15	"
	Reeves, Ermanda			0 27	"
	Trudeau, F			0 90	Belœil
	Morin, Mde J. A			0 50	St. Hyacinthe
	Têtu, H. S			0 20	Roxton Falls
	Gélinas, P. H			5 99	St. Hugues
	Gadbois, Anthime			0 66	Montreal
	Lapalme, Yvonne			2 35	St. Hyacinthe
	Larivière, M. L			3 65	"
	Larivière, Ovide			3 70	"
	Gaucher, Calixte			36 40	St. Damase
	Lapierre, Marguerite			1 00	St. Judes
	Guertin, Jos			0 73	Acton
	Paquin, Edesse			33 30	St. Hyacinthe
	Prince, Revd. J. J., in trust			311 27	"
	Ménard, Albina			94 37	St. Denis
	Richer, Alp			93 60	"
	Ménard, Clementine			106 01	Montreal
	Plante, Jos			79 17	St. Hyacinthe
	Ménard, M. B			7 90	"
	Molleur, H. S			66 72	"
	Lambert, Frs			0 20	St. Césaire
	Lacoste, Jos			1 30	"
	Leduc, Agathe			0 25	Ste. Brigide
	Langevin, Dme M			0 85	St. Paul
	Carden, Dme G			0 15	Rougemont
	Leroux, Ant			0 95	"
	Ledoux, O			0 95	Ste. Angèle
	Mercure, F			0 45	L'Ange Gardien
	Marcoux, Ls			0 15	St. Paul
	Monast, Noël			0 45	"
	Messier, Jacques			1 25	St. Césaire
	Lussier, Dme Marie			0 70	"
	Noiseux, Anna			0 10	Rougemont
	Carried forward			2,196 40	

Banque de St. Hyacinthe.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
St. Hyacinthe ..	Dec. 29, '80		
" ..	Sept. 16, '81		
" ..	Mar. 29, '89		
" ..	Oct. 14, '81		
" ..	Dec. 24, '83		
" ..	Jan. 7, '84		
" ..	Mar. 10, '84		
" ..	Dec. 31, '88		
" ..	Feb. 1, '95		
" ..	" 1, '95		
" ..	June 1, '95		
" ..	Nov. 16, '95		
" ..	May 30, '90		
" ..	Dec. 15, '90		
" ..	Nov. 3, '90		
" ..	May 16, '94		
" ..	Sept. 4, '96		
" ..	Aug. 5, '92		
" ..	Sept. 16, '94		
" ..	Mar. 21, '96		
" ..	Sept. 26, '95		
" ..	Dec. 1, '94		
" ..	June 6, '95		
" ..	Oct. 9, '96		
" ..	June 4, '96		
" .	Oct. 7, '92		
" ..	June 17, '97		
" ..	Dec. 7, '99		
" ..	June 23, '98		
" ..	" 23, '92		
" ..	" 23, '92		
" ..	Mar. 5, '98		
" ..	May 27, '99		
" ..	Aug. 12, '99		
" ..	July 17, 97		
" ..	Sept. 20, '86		
" ..	June 1, '99		
" ..	Feb. 23, '92		
" .	Sept. 5, '94		
" ..	April 3, '89		
" ..	Sept. 30, '94		
" ..	Mar. 20, '95		
St. Césaire.....	Oct. 3, '90		
"	Nov. 3, '91		
"	June 14, '88		
"	Oct. 24, '91		
"	Dec. 22, '87		
"	" 18, '89		
"	Mar. 6, '88		
"	July 11, '90		
"	Jan. 17, '88		
"	Feb. 25, '89		
"	Mar. 25, '91		
"	May 2, '91		
"	Dec. 31, '87		

Bank of St. Hyacinthe—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			2,196 40	
	Quintin, Eus			5 30	Marieville
	Robert, Jean			0 40	St. Césaire
	Sœurs Ste-Famille			0 20	"
	Standish, Dme. P			0 15	Rougemont
	St. Onge, W. N			0 15	St. Césaire
	St. Onge, Dme C			2 30	Marieville
	Charron, M. Lse			0 10	L'Ange Gardien
	Sansoucy, Guil			0 15	Rougemont
	Guertin, L. A			0 10	Fall River
	Courtemanche, Ant			0 60	St. Césaire
	Allard, Frs			0 35	Fall River
	Alix, Noël			1 03	Marieville
	Archambault, Anthime			0 61	St. Césaire
	Blain, Célestin			1 15	"
	Brault, Aglaée			1 05	Ste. Angèle
	Bourbeau, Elz			0 65	St. Césaire
	Brault, Isaac			0 25	Rougemont
	Choquette, Odile			1 70	Marieville
	Chicoine, Élisée			0 25	"
	Desnoyes, S			0 67	L'Ange Gardien
	Desmarais, J			2 60	Ste. Angèle
	Dubé, B., père			0 85	L'Ange Gardien
	Dupuis, Virginie			1 85	St. Césaire
	Alix, Ant			0 20	Ste. Angèle
	Dextras, Dme M			0 90	Ste. Brigide
	Barsalou, Dme E			1 20	St. Césaire
	Brouillet, Absalon			0 25	Ste. Angèle
	Gauthier, Ad			0 40	St. Césaire
	Bussière, S			1 75	Marieville
	Jetté, Dme Marie			0 12	St. Césaire
	Jourdain, Agathe			1 35	"
	Deguire, Paul			0 65	Rougemont
	Blanchard, J. E			0 55	West Ware
	Paquette, Isaac			1 15	St. Césaire
	Gingras, Pierre			0 65	Marieville
	Vincent, Alex			0 95	St. Paul
	Ostigny, Nap			0 55	St. Césaire
	Viens, André			0 25	"
	Guertin, L. A			0 25	Fall River
	Benoit, Philias			0 90	Marieville
	Lemaire, Valérie			3 85	St. Césaire
	Pepin, Césaire			8 40	"
	Trudeau, Jos			1 85	"
	Viens, Malvina			0 60	Marieville
	Dubreuil, Anthime			0 03	Montreal
	Lamarche, Pierre			1 45	St. Paul
	McCutcheon, J. B			1 10	St. Césaire
	Bousquet, R. Anna			0 65	"
	Plamondon, M. Helene			2 20	"
	Dupaul, Henriette			27 30	Hartford
	Benoit, Pierre			1 10	St. Césaire
	Benoit, Etienne			1 10	"
	Trahan, Marie			172 75	St. Paul
	Vasseur, Alex			72 15	St. Césaire
	Archambault, J. N			1 15	Montreal
	Carried forward			2,527 61	

Banque d'St. Hyacinthe.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
St. Césaire.	Mar. 7, '90		
"	July 10, '90		
"	Aug. 12, '87		
"	Dec. 27, '90		
"	Mar. 5, '91		
"	July 30, '90		
"	Mar. 2, '91		
"	April 20, '91		
"	May 8, '91		
"	July 2, '91		
"	Nov. 30, '88		
"	" 30, '88		
"	" 30, '88		
"	Jan. 30, '92		
"	Nov. 29, '90		
"	May 31, '90		
"	Jan. 11, '89		
"	Oct. 25, '90		
"	Dec. 22, '90		
"	Sept. 29, '87		
"	" 24, '87		
"	Oct. 17, '87		
"	July 22, '91		
"	" 22, '91		
"	April 5, '90		
"	Feb. 15, '90		
"	Oct. 25, '90		
"	Nov. 8, '90		
"	Oct. 31, '90		
"	July 14, '87		
"	" 4, '91		
"	Nov. 8, '90		
"	July 6, '91		
"	Oct. 23, '91		
"	" 3, '91		
"	April 19, '90		
"	Nov. 9, '91		
"	Aug. 17, '91		
"	Sept. 30, '91		
"	May 8, '93		
"	Dec. 2, '92		
"	Aug. 12, '93		
"	Nov. 3, '92		
"	Mar. 7, '83		
"	Jan. 2, '94		
"	Oct. 26, '94		
"	Aug. 25, '94		
"	June 5, '99		
"	Jan. 5, '95		
"	Dec. 26, '99		
"	" 26, '99		
"	Sept. 20, '98		
"	Nov. 12, '98		
"	Jan. 8, '98		
L'Assomption.	Nov. 7, '97		

Bank of St. Hyacinthe—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			2,527 61	
	Charesse, L. G			1 26	St. Sulpice
	Dorion, J. O			0 09	L'Assomption
	Faribault, Eveline			41 30	"
	Forest, Amanda			1 55	"
	Gravel, Philomene			0 60	"
	Gaudet, Rev. Jos			0 30	L'Epiphanie
	Hetu, Anna			1 00	L'Assomption
	Lachapelle, Odilon			80 40	"
	Lacombe, Edmund			1 15	Lavaltrie
	Mercier, Onésime			0 10	St. Paul Ermite
	Forest, Eugénie			0 09	Montreal
	Livest, Louis			67 56	St. Paul Ermite
	Simard, J. E			0 97	Montreal
	Thifault, Nap			0 80	Repentigny
	Viger, Seraphin			1 22	L'Assomption
	Tassé, G. L			0 18	Montreal
	Chassé, P. A			1 00	St. Jean
	Bessette, Jos			0 95	Iberville
	Choquette, J			4 84	Mt. Johnson
	Larocque, Aug			0 23	Iberville
	Beliveau, H			3 02	"
	Beliveau, Jos			3 02	"
	Bessette, A. T			0 10	"
	Beliveau, Aurore			7 87	"
	Ryder, M. E			0 70	"
	Choquette, Laura			90 50	Richelieu
	Thuot, P., fils in trust			17 36	Pawtucket
	Belisle, A			0 38	Montreal
	Balthazard, Rev. J. A			1 65	St. Hyacinthe
	Bourgault, Eulalie			100 00	"
	Duvernay, Marc			900 00	Artic, R.I
	Leblanc, Marie			300 00	Sherbrooke
	Laplante, Jos			425 50	Ste. Hélène
	Total			4,583 30	

I declare that the above statement has been prepared under my direction and is

We declare that the above return is made up from the books of the Bank, and

ST. HYACINTHE, P.Q., January 11, 1905.

Banque de St. Hyacinthe.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
L'Assomption	Mar. 16, '99		
"	July 17, '99		
"	" 4, '99		
"	Oct. 24, '99		
"	Jan. 12, '98		
"	Dec. 21, '98		
"	Aug. 2, '99		
"	" 28, '95		
"	Juin 20, '95		
"	Mar. 6, '95		
"	Feb. 13, 96		
"	Sept. 6, '94		
"	June 13, '96		
"	Aug. 1, 99		
"	Jan. 20, '99		
Iberville	Mar. 18, '98		
"	Nov. 15, '99		
"	June 12, '99		
"	May 17, '94		
"	" 11, '94		
"	Feb. 17, '94		
"	" 17, '94		
"	May 7, '95		
"	July 27, '94		
"	" 25, '99		
"			
"	Dec. 15, '98		
"	" 9, '99		
"	Sept. 27, '99		
St. Hyacinthe	June 23, '97		
"	May 31, '95		
"	Sept. 4, '95		
"	Nov. 13, '99		

correct according to the books of the bank.

S. F. THILIE, *Chief Accountant.*

that to the best of our knowledge and belief is correct.

G. C. DESSAULLES, *President.*
W. A. MOREAU, *Cashier.*

BANK OF

STATEMENT of Dividends and Drafts or Bills of Exchange remaining unpaid and which no interest has been paid

NOTE.—In case of Moneys deposited for a fixed period, the five

LA BANQUE

ETAT des dividendes et traites ou lettres de changes restant impayés et montants ou n'a été payé pendant

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Ansley, Julius, estate of			4 67	Parry Sound
	Caron, C.			0 50	Rat Portage
	Chelms, Ida			22 40	Ottawa
	Currier, T. W., estate of D. S. Eastwood, assignee			45 86	"
	Dumont, Cyprien.			3 05	"
	Eastwood, D. S., assignee			14 50	"
	Farquhar, W.			19 94	"
	Ferguson, Mrs. Mary Ann			7 25	"
	Fetherston, —			2 87	"
	Fitch, R. R.			1 01	"
	Garrow & McDonald			3 25	"
	Gee, Church & Co.			0 66	"
	Gibson, Mrs. Adeline			262 15	"
	Gowan, J. H.			4 86	Toronto
	Hurdman, & Co. R.			12 94	Ottawa
	Kinney, R.			103 16	Gladstone, Man.
	Legault, estate of D. S. Eastwood, assignee			23 69	Ottawa
	Lumsden, H. D.			2 10	Parry Sound
	McAuliffe, C.			48 43	Rat Portage
	McConnell, John.			3 00	Morden, Man.
	McLaren, Robert.			23 60	Beachburg, Ont.
	Malloy, John			4 77	Sheenboro, Que.
	Mason, R.			23 38	Ottawa
	Morse, W. J., agt			4 60	Klondike
	Nadon, Edward.			6 04	Perkin's Mills, Que.
	Owen, Frank.			6 50	Pointe au Baril, Ont.
	Prince, E. W.			36 70	Ottawa
	Richelieu & Megantic Ry. Co.			50 00	"
	Carried forward			741 88	

OTTAWA.

Amounts of Balances in respect to which no transactions have taken place, or upon for five years and upwards.

years are reckoned from the termination of said fixed period.

D'OTTAWA.

balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun intérêt cinq ans ou plus.

ans seront calculés depuis l'expiration de la dite période fixe.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Parry Sound	Nov. 17, '99		A. Ansley, Toronto, and J. M. Ansley, Homer, Ont., executors.
Rat Portage	May 30, '98		
Ottawa	Aug. 31, '99		
"	Dec. 24, '80		D. S. Eastwood. Dead.
"	Aug. 15, '99		
"	Dec. 19, '78		Dead.
"	Feb. 7, '76		
"	Oct. 3, '99		
"	Feb. 21, '84		
"	July 15, '87		
"	" 31, '85		
"	Sept. 23, 81		
"	" 22, '82		
"	Mar. 7, '76		Dead.
"	May 12, '91		
Portage la Prairie	Dec. 8, '99		
Ottawa	Feb. 18, '85		D. S. Eastwood. Dead
Parry Sound	Oct. 13, '98		
Rat Portage	May 9, '98		
Pembroke	Sept. 2, '99		
"	Nov. 28, '98		
"	July 18, '99		
Ottawa	May 9, '92		
"	Jan. 19, '94		
" Rid. St. Branch	Aug. 16, '98		
Parry Sound	Sept. 20, '95		Supposed to have been drowned.
Ottawa	June 21, '97		
"	Sept. 27, '94		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			741 88	
	Robertson, W., manager			3 50	Ottawa
	Ross, John			151 50	Plantagenet, Ont.
	Rothwell, C			1 55	Ottawa
	Scharf, Daniel			13 05	East Templeton, Que
	Seaver, George			546 95	Ottawa
	Sibbitt, T. L., estate of			30 10	West Superior, Wis., U.S.A.
	Smellie, John			2 55	Ottawa
	Spitzuocco, M			92 70	"
	Thorpe, W. R			5 48	Parry Sound
	Tulameen Mining Co			3 69	Ottawa
	Victoria Turf Club			2 70	"
	Washburn, A. S			1 55	Winnipeg
	Wilkinson, Lloyd & McLaren			8 80	Rat Portage
	Outstanding Drafts.				
2155	Garity, D	16 25			Montreal
47120	Perrault, A. F	25 00			Unknown
44938	Young, Chas	10 00			"
		51 25		1,606 00	

I declare that the above statement has been prepared under my direction

We declare that the above return is made up from the Books of the Bank

OTTAWA, January 13, 1905.

SESSIONAL PAPER No. 7

Banque d'Ottawa.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Ottawa	Feb. 3, '78		
"	" 1, '98		Dead.
"	Oct. 23, '94		
"	July 29, '97		
"	Sept. 10, '99		
Carleton Place	Apr. 25, '99		Mrs. Josephine Sibbitt, Eveleth, Minn., U.S.A.
Ottawa	Dec. 20, '92		Dead.
"	May 15, '96		
Parry Sound	July 14, '97		
Ottawa	Jan. 20, '98		
"	July 14, '79		
"	" 9, '86		
Rat Portage	Dec. 28, '97		
Arnprior	Nov. 14, '77		Purchased by Jas. Bell at Arnprior.
Ottawa	Aug. 28, '97	New York	" Mrs. J. A. Dezouche, Bryson, Que.
"	Dec. 16, '98	"	" Robert Wilson, Ottawa.

and is correct according to the Books of the Bank.

W. J. CHRISTIE, *Chief Accountant.*

and that to the best of our knowledge and belief it is correct.

GEO. HAY, *President.*
GEO. BURN, *General Manager.*

IMPERIAL BANK

STATEMENT of dividends and drafts or bills of exchange remaining unpaid and amounts interest has been paid for

MEMO.—In case of moneys deposited for a fixed period, the five

BANQUE IMPÉRIALE

ETAT des dividendes et des traites et des lettres de change restant impayés et montants n'a été payé pendant

NOTE.—Dans le cas de deniers déposes pour une période fixe, les

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Morrison, N.			10 00	Toronto
	Potts, R			10 00	"
	McCade, J.			3 90	"
	U. S. Railway			20 82	"
	Weight, C			42 77	"
	Miller, L.			49 00	"
	Tichbourne, H			25 87	"
	Emersley, W.			51 75	"
	Kilwell, J			12 28	"
	Ryan, W.			9 61	"
	Moore, J. P			26 63	"
	Allan, Crombie & Hay			44 82	"
	Gowell & Co., estate of			6 31	"
	Haymen, H. M., estate of.			2 46	"
	Lennox, Williams & Smith, est. of.			7 09	"
	Northcote Brothers, estate of			4 82	"
	Vanderberg, C. O., estate of.			2 34	"
	Driffiles, S.			137 72	"
	Clark, H.			27 23	"
	Davies, W. H.			10 73	"
	Mills, J			22 75	"
	Phœnix Mutual Fire Insurance Co.			75 02	"
	Ontairo Rubber Co			19 61	"
	Brockton, S. S. Board.			8 21	"
	City of Toronto P. B. & S. Co.			85 95	"
	Equity Life Reserve Fund.			4 46	"
	Wells, W. C			6 00	"
	Laidlaw, George			10 45	"
	Lloyds Underwriters Association			16 65	"
	Can. Sulphite Co			9 92	"
	Holland, Mrs. L. M. M.			21 52	"
	Rowley, R. J. M			10 09	"
	Toronto Importing Co.			28 30	"
	Carried forward.			825 08	

OF CANADA.

or balances in respect to which no transactions have taken place or upon which no five years and upwards.

years shall be reckoned from the termination of said fixed period.

DU CANADA.

ou balances au sujet desquels il n'y a pas eu de transactions ou sur lesquels aucun intérêt cinq ans ou plus.

cinq ans seront calculés depuis l'expiration de la dite période fixe.

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	Month Year		
Toronto	June 11, '78		
"	Oct. 6, '79		
"	Mar. 8, '79		
"	" 8, '79		
"	April 25, '79		
"	May 31, '80		
"	" 31, '80		
"	Feb. 14, '82		
"	Dec. 30, '82		
"	Sept. 20, '84		
"	May 28, '85		
"	Nov. 4, '85		
"	" 30, '82		Cowper A. J., assignee.
"	" 30, '82		
"	" 30, '82		
"	" 30, '82		Robins W., trustee.
"	May 19, '85		" "
"	Nov. 30, '84		
"	Sept. 29, '84		
"	" 8, '86		
"	Aug. —, '86		
"	May 28, '85		
"	" 19, '87		
"	Oct. 29, '84		
"	Dec. 11, '84		
"	Oct. 14, '87		
"	Aug. 16, '88		
"	Dec. 17, '88		
"	Dec. 17, '88		
"	Nov. 7, '88		
"	Sept. 10, '91		
"	Jan. 16, '91		
	June 16, '90		

Imperial Bank of Canada—

No of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			825 08	
	Can. Lake Underwriters			59 14	Toronto
	Women's Medical College			17 17	"
	Chamberlain, W. C.			15 00	"
	Sons of Canada, Beaver Lodge			2 00	"
	Barber, est. of James			5 60	"
	Doty, L. J.			9 41	"
	May, W. & Son			2 27	"
	McDougall, A			9 75	"
	Trinity College Science Dept			1 03	"
	Ogden, Chas			15 50	"
	Evans, A., estate of			1 82	"
	Hewson, R.			12 20	"
	Heffernan, J. C			74 09	"
	Holland, L. M.			21 50	"
	Masonic Monument Co			25 31	"
	St. Catharines, Toronto & Grimsby Nav. Co			48 70	"
	Bertram, G. H.			17 68	"
	Hornibrook, J. K			180 30	"
	Benson, A			186 00	Brandon
	Haston, George			3 31	"
	Carson, W. F			1 15	Norwold
	Gauley, George.			6 32	Brandon
	Nugent, H.			42 10	Souris
	Rowe, A. W			49 12	Brandon
	McLean, Mary J.			10 80	Hamiota
	McGregor, Rev. J. D.			17 75	Brandon
	McAdoo, S., jr.			9 00	"
	Spain, Mrs. B			2 59	Beulah P.O.
	Murray, J. P.			8 68	Selkirk
	Sharp, J., jr.			10 00	Brandon
	Thomas & Mowat			30 51	Elkhorn
	Geekie, Charles			69 71	Elphinstone
	Jackson, David.			52 97	Mendale
	Stott A			10 60	Brandon
	Thompson, Edmund			7 03	Richmond, Que.
	Morrison, I. H.			22 90	Calgary
	Cowan, A. G.			7 67	"
	Mann, A. P.			80 41	"
	Hockin, W. J.			24 00	"
	Anderson, T			5 75	"
	Mitchell, S.			14 96	"
	McMillan, J			25 00	"
	Greer & Moorhouse			10 60	"
	Headman, G. S.			3 35	"
	Preston, Thos.			20 01	"
	Silverthorne, J. W.			8 53	"
	Lucas, Lougheed & McCarthy			8 35	"
	Davidson, J. D.			2 13	"
	Murray, C.			77 00	"
	Elton, C. W. S.			28 75	"
	Hill, T. B.			33 75	"
	Johnson, J. H.			18 78	New Oxley
	Pike, A			113 39	Morley
	Hamilton, G			74 75	Calgary
	Carried forward			2,441 27	

SESSIONAL PAPER No. 7

Banque Impériale du Canada.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Toronto	Dec. 18, '90		
"	June 21, '92		
"	" 22, '92		
"	Nov. 9, '93		
"	Dec. 4, '93		
"	" 29, '93		
"	May 18, '97		
"	April 30, '96		
"	" 1, '96		
"	Sept. 23, '96		
"	June 22, '96		
"	" 18, '95		
"	May 27, '96		
"	Aug. 13, '97		
"	July 12, '97		
"	Mar. 25, '97		
"	" —, '98		
"	June 16, '98		
Brandon	Feb. 1, '89		
"	Nov. 4, '90		
"	Dec. 3, '90		
"	Mar. 9, '91		
"	" 5, '91		
"	April 29, '90		
"	Feb. 16, '92		
"	" 16, '92		
"	Mar. 1, '92		
"	April 22, '92		
"	July 25, '93		
"	May 27, '91		
"	" 15, '94		
"	" 26, '91		
"	April 28, '99		
"	Nov. 18, '98		
"	Dec. 22, '98		
Calgary	Aug. 16, '90		
"	June 24, '90		
"	Nov. 20, '93		
"	June 7, '92		
"	Feb. 17, '90		
"	Oct. 1, '91		
"	April 6, '92		
"	Nov. 7, '93		
"	Feb. 3, '94		
"	July 16, '93		
"	Oct. 24, '93		
"	July 4, '93		
"	" 19, '93		
"	Nov. 28, '94		
"	Jan. 8, '96		
"	Oct. 13, '96		
"	Nov. 13, '97		
"	Mar. 31, '98		
"	July 12, '97		

Imperial Bank of Canada—

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		$ cts.	$ cts.	$ cts.	
	Brought forward			2,441 27	
	Mother St. Joseph			14 75	Edmonton
	Maloney, M.			11 30	South Edmonton
	Verbreake, P.			15 00	St. Alaut
	Verstreaken, F.			15 00	"
	Spratt, H. B.			10 40	Edmonton
	McDougall, D.			18 90	"
	Rutz, P.			6 00	"
	Kelly, A. F.			4 12	"
	McLeod, L., admr.			3 46	"
	McIntosh, J. C.			88 11	"
	Spendlove, R. W.			15 82	"
	White & Belleveau			80 00	"
	Begg, W. A.			133 75	"
	Fraser, D.			100 00	"
	Nagle, E.			86 47	Fort Resolution
	Dixon, R.			99 25	Fort Steele
	Spencer, M.			100 00	Leduc
	Tanvesen, Rev. W. F.			30 05	Beaver Lake
	de Cazes, E. M., admr. est. of			83 33	Edmonton
	Reeve, W. D.			20 50	"
	Morden, James			14 00	Fergus
	Strickland, J. W.			1 65	Galt
	Clemens, D. S. & Co.			0 59	Winterbourne
	Campbell, A., deceased			30 25	Galt
	McBean, J. J.			20 00	"
	Barrie, A.			42 32	"
	Bubar, C. W., deceased			10 00	Golden
	Martin, J., coll. acc.			10 34	Ingersoll
	Fraser, J.			7 63	"
	Gordon, N.			22 00	"
	Leecham, John			5 65	"
	Nicholls, M.			15 00	"
	Ewart, W., executor of assignee			2 25	"
	Hopkins & La Birrie			26 98	Niagara Falls
	Siggs, S.			14 33	"
	Fitzpatrick, M. H.			64 07	"
	Orchard, J. A.			10 91	"
	Huddart, W. L.			1 05	North Toronto
	Mighton, J. S. A.			4 76	"
	Sidebottom, R.			5 00	Port Colborne
	Anthes, A.			4 75	"
	Wilson & Reaveley			4 27	"
	Ffolkes, R. W			24 75	Portage la Prairie
	Fraser, J. A.			2 65	"
	Campbell, M. C.			38 55	Drumconnor
	Francis, J.			2 57	Poplar Point
	Philip, F., trust			10 46	Winnipeg
	Charlton, W. B.			8 38	Portage la Prairie
	Watson, Snider & Millar			48 01	"
	'B' Troop Rifle Assn.			20 76	"
	Jones & Smart			10 50	Prince Albert
	Walsh, J. W.			10 00	"
	Smart, J.			10 00	"
	Gordon, G.			10 00	"
	Wittemann, A			6 35	"
	Carried forward			3,898 26	

SESSIONAL PAPER No. 7

Banque Impériale du Canada.

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	Month Year		
Edmonton	July 12, '97		
"	Oct. 4, '93		
"	Aug. 29, '96		
"	June 1, '95		
"	July 3, '95		
"	June 12, '95		
"	" 1, '94		
"	Sept. 12, '96		
"	Dec. 12, '96		
"	Nov. 29, '96		
"	Feb. 3, '95		
"	July 14, '93		
"	Aug. 20, '99		Queen's Hotel.
"	Mar. 9, '94		
"	Oct. 27, '96		
"	Mar. 18, '98		Trader.
"	Sept. 17, '98		Miner.
"	July 21, '99		Hotel.
"	" 21, '99		
"	Aug. 23, '98		Deceased.
"	Sept. 8, '96		Bishop, Mackenzie River Diocese
Fergus	Jan. 3, '99		
Galt	April 13, '91		
"	Oct. 22, '91		
"	Feb. 22, '98		Widow's address :—Dartmouth, N.S.
"	Mar. 1, '97		Farmer.
"	May 2, '95		"
Golden	Dec. 18, '99		
Ingersoll	Jan. 20, '82		"
"	Nov. 14, '82		"
"	Dec. 4, '77		
"	Sept 17, '87		Clothier.
"	Aug. 17, '87		
"	Nov. 18, '87		
Niagara Falls	April 27, '91		
"	July 27, '95		
"	Dec. 26, '95		
"	Feb. 25, '98		
North Toronto	April 22, '91		
"	May 5, '91		
P. Colbourne	April 24, '81		
"	Sept. 15, '87		Carpenter.
"	Jan. 15, '89		
P. la Prairie	Dec. 6, '89		
"	Feb. 26, '91		
"	Nov. 29, '93		
"	July 14, '96		Farmer.
"	April 9, '98		Grain buyer
"	Mar. 22, '99		
"	May 18, '97		Trustees
"	Dec. 9, '98		
Prince Albert	May 30, '95		
"	Juiy 17, '93		
"	May 22, '95		
"	" 31, '92		
"	Oct. 9, '95		

Imperial Bank of Canada—

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		$ cts.	$ cts.	$ cts.	
	Brought forward			3,898 26	
	Greenal, A. R			11 84	Prince Albert
	Taylor, George, sr			10 00	"
	Baker, R			0 08	Rat Portage
	Linn, Robert			2 30	"
	Stout, A. F			80 27	"
	Frank, E. P			49 75	Rainy River
	Ray, James			9 75	Rat Portage
	Golden Royal Arch Chapter			3 00	"
	Hyland, E			21 39	"
	Robinson, James, referee			26 51	"
	Sleeman, George			7 38	"
	Sutherland, R. R			6 66	Winnipeg
	Beattie, H			4 00	Rat Portage
	Warren & Co			10 00	"
	Delbridge, R. W			6 65	"
	Mines Con. and Inv. Co			7 23	"
	McInnis, W			19 17	"
	Scott, E. G			7 69	"
	Andrews, J. A			20 50	"
	Benson, A			25 82	"
	Daily—Lake of Woods			5 00	"
	St. Frances Hospital			133 89	"
	Fraser & Swanzie			50 72	"
	Homestoke Ged. Mfg. Co			6 79	"
	Langford & Cooper			192 78	"
	Love, W. T			27 70	"
	Love, W. T., trust			90 92	"
	Milburn, T			50 50	"
	Robinson & Langford			5 19	"
	Tycoon Mining & Dev. Co			23 72	"
	Williams, A. S			34 79	"
	Livingston, L. M			24 80	Revelstoke
	Beaton, M			15 59	"
	Denton, R., deceased			6 62	St. Catharines
	McDonald, A. W			2 79	"
	Mittleberger, C. A			1 61	Chicago
	Brennan, J			30 00	St. Catharines
	Carroll, Neelon			3 65	"
	Spurr, C. E			23 00	St. Thomas
	Gates, R. W., liquidator			39 65	"
	Ontario Fish Co			10 00	"
	Bell, W. T			13 92	"
	Harvey, J. A			9 63	Fort Steele, B.C
	Grant, C. C			8 90	St. Thomas
	Bunker Hill Blockw'd M'ng. Co., Ltd			45 99	Vancouver
	Fanny Bay Gold Mining Co., Ltd			27 46	"
	Leivart & Smith, trustees			10 87	"
	Atkins, Mrs. J			5 85	"
	Fee, T. A			51 05	"
	Johnson, F			25 00	"
	Edmunds, H			216 36	Seattle, Wash
	Liebart, R. A. D			186 21	Vancouver
	Harris, W. P			5 30	Welland
	Campbell, M. J			2 40	Marshville
	Carried forward			5,616 90	

SESSIONAL PAPER No. 7

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	Month Year		
Prince Albert...	Jan. 25, '97		
" ..	Nov. 8, '99		
Rat Portage....	" 17, '91		Grocer.
"	Dec. 29, '91		U. S. land office, H. Hall.
"	" 4, '93		
"	Mar. 27, '94		
"	Jan. 8, '95		
"	" 10, '95		
"	" 6, '96		Beaudette, opposite Beaver Mills.
"	Sept. 18, '95		Special account.
"	" 16, '96		Logger.
"	Aug. 26, '97		Lawyer.
"	Dec. 5, '97		
"	Mar. 18, '97		R. A. Warren and M. Murchison, the latter dead.
"	Feb. 10, '99		Livery.
"	June 24, '99		
"	Oct. 18, '99		Surveyor.
"	Nov. 11, '98		Hotel.
"	July 31, '99		
"	Feb. 25, '99		
"	Oct. 26, '98		
"	Feb. 1, '96		
"	Dec. 11, '97		
"	Mar. 10, '99		
"	June 20, '99		
"	Mar. 7, '98		
"	May 12, '98		
" ...	Dec. 4, '99		
"	May 28, '97		
"	Sept. 25, '99		Special account.
"	Oct. 10, '99		
Revelstoke.....	May 23, '97		
"	" 18, '99		
St. Catherines ..	" 15, '79		
" ..	Nov. 29, '84		
" ..	June 28, '88		
" ..	Jan. 22, '86		
" ..	Dec. 31, '88		
St. Thomas.....	Oct. 21, '86		Baker.
"	Feb. 1, '95		Now lives in Tennessee.
"	" 1, '95		
"	Oct. 21, '97		Lives at Port Stanley.
"	Aug. 3, '98		
"	Feb. 28, '98		M.D.
Vancouver.....	May 9, '97		
"	July 14, '97		
"	Sept. 24, '97		
"	May 11, '99		
"	Nov. 11, '98		Architect.
"	May 12, '98		Prospector.
"	Dec. 15, '99		Logger.
"	Jan. 24, '99		Supposed to be in South Africa.
Welland.....	May 20, '84		
"	Feb. 11, '85		

Imperial Bank of Canada—

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		$ cts.	$ cts.	$ cts.	
	Brought forward			5,616 90	
	Hill, W., estate of			2 64	Welland
	Hill, J. C.			2 98	"
	Township of Bertie			0 29	"
	Priestman, J., jr., deceased			0 30	"
	Carroll, J. F., administrator			24 35	"
	Clarkson, M			1 96	"
	Anderson, A. W			181 50	Winnipeg
	Burns, G. A			4 81	"
	Barrowclough, J. W			3 50	"
	Christie, H. L			4 93	Whitewood
	Douglass, K			100 00	Winnipeg
	Hewill & Co			0 23	Moosomin
	Jennings, J. E			0 16	Winnipeg
	Johnston, W. R			21 10	"
	Lake, J			74 00	"
	McDonald, J			22 46	"
	McDougall, J. E			33 68	"
	McDougall, F. M			29 75	"
	Norby, W			95 00	"
	Smith, H. J			51 80	"
	Thom, D. S			4 98	"
	Talbot, A. H			4 72	England
	Winter, J. P			1 65	Winnipeg
	Barnet, A			500 00	"
	Kerr, R			2 40	"
	Lemon, Miss L. G			3 75	"
	King, J			46 15	"
	Kershaw, F			3 33	"
	Baldwin, W. G			2 04	"
	Stuart, J			1 67	"
	Nicholson, M			3 17	"
	Porter, A. E			3 15	"
	Wallace, P. R			2 56	"
	Balmoral Church			1 93	"
	McKenzie, G,, sec.-treas			10 83	"
	Wolfgang, H			2 00	"
	Olafsson & Co			8 69	"
	Prestwick School District			2 07	"
	Rowley, R. M. J			9 00	"
	Taylor, J			9 30	"
	Young, F. S			1 10	"
	Springfield Agricultural Society			21 90	Springfield
	Can. Anthracite Coal Co			20 81	"
	Cypress River El. Co			14 79	Cypress River
	Kayall & Co			46 69	Virden
	Braun, H., trust			16 49	Gretna
	Harris, G. A			8 09	Newdale
	Graham, R. M			10 00	Melita
	Allaire, J. P. O			20 59	St. Boniface
	Smith, T. H			589 61	Winnipeg
	Mitchell, W. B			19 65	West Selkirk, Man.
	McGillivray, J			24 00	Winnipeg
	McLane, A. M			58 00	Indian Head
	Ross, J. M.			100 00	Woodstock
	Carried forward			7,847 45	

SESSIONAL PAPER No. 7

Banque Impériale du Canada.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc. Month Year	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
Welland	Feb. 2, '85		
"	Aug. 29, '85		
"	Dec. 2, '86		R. Disber, treasurer.
"	Apr. 30, '87		
"	Aug. 17, '86		Now in British Columbia.
"	July 23, '88		
Winnipeg	Aug. 1, '82		
"	Dec. 12, '82		
"	" 5, '82		
"	May 9, '89		
"	Aug. 22, '82		
"	" 24, '83		
"	" 8, '82		
"	Oct. 30, '82		
"	June 3, '85		Wife of A. Lake.
"	Dec. 23, '81		Real estate.
"	Oct. 6, '82		
"	July 20, '83		
"	Nov. 30, '82		
"	May 1, '85		
"	Apr. 14, '83		Real estate.
"	Feb. 11, '89		
"	Apr. 16, '89		
"	Feb. 20, '82		
"	Sept. 22, '90		
"	" 19, '89		
"	Dec. 4, '90		
"	" 14, '91		
"	June 20, '91		
"	Jan. 24, '89		
"	Aug. 29, '90		
"	" 5, '90		
"	Dec. 18, '89		
"	Apr. 2, '90		
"	Sept. 9, '90		
"	Nov. 19, '90		
"	Mar. 24, '92		
"	" 12, '92		
"	May 16, '91		
"	July 23, '91		
"	Oct. 9, '91		
"	May 26, '93		
"	" 15, '91		
"	Jan. 1, '97		
"	Oct. 28, '97		Merchants.
"	July 19, '97		Hotel-keeper
"	Oct. 10, '98		
"	June 1, '98		General store.
"	Nov. 28, '98		Hardware.
"	Dec. 15, '96		Liquidator.
"	Sept. 29, '99		
"	Nov. 26, '98		
"	May 31, '99		
Woodstock	July 28, '79		

Imperial Bank of Canada—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward.....	.....	.....	7,847 45	
	Cane, J.	.....	.....	40 00	Toronto.....
	Palser, H. D.....	.....	.....	7 56	" .....
				7,895 01	

I declare that the above statement has been prepared under my direction and

We declare that the above return is made up from the books of the Bank, and

TORONTO, January 3, 1905.

Banque Impériale du Canada.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Yonge street....	May 18, '98	.....	
" ...	Oct. 20, '99	....	

is correct according to the books of the Bank.

J. M. HAINS, *Chief Accountant.*

that to the best of our knowledge and belief it is correct.

D. R. WILKIE, *Vice-President.*
J. HAY, *Asst. General Manager.*

WESTERN BANK

STATEMENT of Dividends and Drafts or Bills of Exchange remaining unpaid and which no interest has been paid

NOTE.—In case of Moneys deposited for a fixed period, the five

BANQUE DE L'OUEST

ÉTAT des dividendes et traites ou lettres de change restant impayés et montants ou n'a été payé pendant

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Crossfield, T. B			0 45	Penetang
	Elliott, Thos.			0 34	Midland
	Intzie, Peter			84 95	New Hamburg
	Waggoner, H. S			0 78	Kingsmill
	Wilson, Jas. B.			0 57	Oshawa
	Brooks, S. F			0 04	"
	Andrews, Jane			0 20	Toronto
	Parr, Mary			2 23	Enniskillen
	Lane, Eliza			1 25	Oshawa
	McCulloch, D			1 96	Enfield
	Morris, O			0 31	Oshawa
	Total			93 08	

I declare that the above statement has been prepared under my direction and

We declare that the above return is made up from the Books of the Bank, and

OSHAWA, January 5, 1905.

OF CANADA.

Amounts or Balances in respect to which no transactions have taken place, or upon for five years and upwards.

years are reckoned from the termination of said fixed period.

DU CANADA.

balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun intérêt cinq ans ou plus.

ans seront calculés depuis l'expiration de la dite période fixe.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Midland	Sept. 28, 85		Unknown.
"	Oct. 23, '83		"
New Hamburg	June 29, '88		"
Oshawa	July 27, '84		"
"	" 27, '96		Dead.
"	Jan. 18, '88		Unknown.
"	Dec. 2, '89		"
"	Mar. 1, '96		"
"	July 15, '96		Living here.
"	Mar. 2, '96		Farmer.
"	July 22, '97		Unknown.

is correct according to the Books of the Bank.

J. P. OWENS, *Chief Accountant.*

that to the best of our knowledge and belief it is correct.

JNO. COWAN, *President.*
T. H. McMILLAN, *General Manager.*

TRADERS BANK

STATEMENT of Dividends and Drafts or Bills of Exchange remaining unpaid and which no interest has been paid

NOTE.—In case of Moneys deposited for a fixed period, the five years

BANQUE DES NÉGOCIANTS

ETAT des dividendes et traites ou lettres de change restant impayés et montant intérêt n'a pas été payé

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	McLatchie & Crothers			7 76	Toronto
	Blizard & Co			1 82	"
	Prittie, Jane			1 57	"
	Ryan, C			1 27	"
	Shields, A			1 96	"
	Clendenning, W. H			1 04	"
	Adams, L. R			1 00	"
	Morrison, Wm			0 88	"
	Abrey, G. B			2 57	"
	Williams, E. N			1 59	"
	Brewer, Jas			12 60	"
	Hutcheson, W. W			0 97	"
	Osgoodby, N. T			1 46	"
	Watson, Jas			12 27	"
	Cowling, J			24 75	"
	Leslie, J. K			1 03	"
	Grace, J. C			0 22	"
	Dickson, R. A			1 26	"
	Booth, Social			0 20	"
	Armstrong, R			1 90	"
	Rosedale, P. B. & T. C. Co			1 98	"
	Riordan, B. C			0 40	"
	Kilroy, W. J			0 44	"
	Henderson, C. M. & Co			0 31	"
	Millichamp, S. & Co			1 00	"
	Tait & Co			0 40	"
	Bill, J. M			0 83	"
	Bartlam, C. W			17 13	"
	Davis, J. J			0 61	"
	Frost, Geo			1 65	"
	Hine, Louis			55 05	"
	Hassard, T.			0 30	"
	Carried forward			158 22	

OF CANADA.

Amounts or Balances in respect to which no transactions have taken place, or upon for five years and upwards.

are reckoned from the termination of said fixed period.

DU CANADA.

ou balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun pendant cinq ans ou plus.

ans seront calculés depuis l'expiration de la dite periode fixe.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Toronto	May 27, '90		
"	Jan. 17, '90		
"	Mar. 6, '90		
"	Feb. 9, '91		
"	May 13, '90		
"	April 23, '91		
"	April 27, 91		
"	Feb. 3, '90		
"	Sept. 27, '92		
"	July 26, '93		
"	Nov. 15, '92		
"	Aug. 16, '93		
"	June 2, '94		
"	April 30, '94		
"	Oct. 31, '95		
"	Oct. 15, '94		
"	Jan. 26, '96		
"	July 3, '95		
"	April 16, '96		
"	Sept. 28, '94		
"	May 24, '95		
"	Nov. 19, '95		
"	Jan. 4, '96		
"	May 28, '97		
"	Nov. 6, '96		
"	June 30, '96		
"	Sept. 21, '96		
"	April 15, '96		
"	Mar. 16, '96		
"	July 29, '96		
"	Feb. 11, '96		
"	Sept. 6, '96		

Traders Bank of Canada—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			158 22	
	Hughes, W. R.			0 87	Toronto
	Hungerford, Mar			2 37	"
	Ince, T. H., trust			5 07	"
	Mucrelle, C. A.			0 47	"
	Muldoon, A.			0 90	"
	McDonald, D.			1 58	"
	Roseburg & Co			1 27	"
	S. S. M. & N. Shore Co.			41 75	"
	St. Leon Water Co.			0 84	"
	Stark, Chas. & Co.			6 35	"
	Smith, W. J.			2 81	"
	Sterling, C. J. R.			0 83	"
	Anderson, Robinson & Co.			0 60	"
	Boswell, T.			0 81	"
	Campbell, W. A.			17 77	"
	Cumming & Co			19 12	"
	Doty, M. E.			24 18	"
	Hatton & Son			18 95	"
	Hill & Bailey			0 62	"
	Leslie, J. K			1 63	"
	Campbell, W. A.			1 18	"
	Blight, Bros., estate			0 51	"
	Chandler, W. H.			16 36	"
	Coyne, J. H. S.			0 75	"
	Irwin, J. C.			312 07	"
	O'Dell, Com'n. Co			0 15	"
	Purdy & Co. W. A.			2 21	"
	Richarond Creamery Co.			15 40	"
	Shields, A.			8 40	"
	Townsend, S. E., trust			1 98	"
	Billson, J. H.			1 00	Bosworth
	McGirr, Jas., exrs. of estate of			5 59	Guelph
	Ostrander, W. A., in trust			11 71	Iona Station
	Walters, Fannie			237 15	Tyrconnell
	Backus, Anna F., in trust			118 09	Wallacetown
	Backus, Anna F., in trust			118 09	"
	Doidge, Harry			305 59	Glencoe
	Heatherington, Thos			115 78	Guelph
	Vogt, Miss Lena			630 63	New Germany
	Smith, Mary E.			12 86	Aberfoyle
	Wendling, Hy			133 63	Guelph
	Hamilton, Ellen			59 44	Winterbourne
	Vogt, Miss Kate			687 93	New Germany
	Munro, H. F.			0 53	Hamilton
	Ewbery, J. H.			0 03	"
	Smith, L.			0 10	"
	Raphael, S.			0 21	"
	Young, J. B. E.			0 06	Toronto
	Wilson, F. N.			0 40	Hamilton
	McLennon, J. A			0 56	"
	Young, J. B.			0 30	Toronto
	Patterson, J. M.			0 03	Tweedside
	Mills, W. H.			0 75	Hamilton
	Anderson, E.			0 06	"
	Cartmell, E. K.			0 06	"
	Carried forward.			3,106 60	

Badque des Négociants du Canada.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Toronto	Mar. 18, '95		
"	Dec. 31, '95		
"	Jan. 8, '97		
"	Sept. 4, '97		
"	" 19, '94		
"	April 20, '97		
"	May 26, '97		
"	Sept. 23, '92		
"	April 12, '97		
"	Nov. 29, '94		
"	Jan. 4, '97		
"	Feb. 15, '99		
"	Dec. 3, '96		
"	Jan. 13, '97		
"	May 23, '95		
"	Nov. 17, '99		
"	April 28, '98		
"	Mar. 2, '98		
"	Mar. 14, '98		
"	April 20, '97		
"	Dec. 28, '99		
"	" 30, '99		
"	" 27, '99		
"	" 5, '99		
"	June 5, '94		
"	Dec. 4, '99		
"	" 7, '99		
"	Nov. 27, '99		
"	Oct. 4, '99		
"	" 4, '99		
Drayton	Mar. 14, '99		
"	Oct. 3, '99		
Dutton	Jan. 6, '99		
"	Feb. 13, '99		
"	Mar. 17, '99		
"	" 17, '99		
Glencoe	'85		
Guelph	Nov. 30, '99		
"	Aug. 9, '98		
"	May 15, '95		
"	April 9, '98		
"	Nov. 29, '98		
"	Jan. 30, '97		
Hamilton	Mar. 12, '97		
"	Dec. 16, '96		
"	Jan. 16, '97		
"	Sept. 14, '96		
"	June 14, '97		
"	Sept. 21, '97		
"	July 3, '97		
"	June 14, '97		
"	July 31, '97		
"	Jan. 23, '98		
"	Sept. 17, '97		
"	Jan. 24, '98		

Traders Bank of Canada—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			3,106 60	
	Oaten, R.			0 14	Hamilton
	Inch, L.			0 01	"
	Weir, M.			0 07	"
	Mackie, R.			0 63	"
	Hahuan, F.			0 02	"
	Bradh, L. W.			0 96	"
	Burkholder, C. E.			0 13	"
	Blaiche, P. C. & McLements, exrs.			0 76	"
	Anderson, G.			0 09	Burlington
	Adams, J. B.			0 02	Hamilton
	Edwards, W. A.			0 79	"
	Mathews, T. H.			0 12	"
	Woodman, E.			0 11	"
	White, E. N.			0 06	"
	Waite, Alf.			0 18	"
	Vaughan, J. E.			0 10	Dundas
	Robertson, C.			0 33	Hamilton
	McKaig, P.			0 90	"
	Long, J. R.			0 07	"
	Figg, H.			0 90	Freeman
	O'Neil, J. H.			0 58	Hamilton
	Murray, W. C. & J. G.			0 97	Grimsby
	DeForest, Alice			0 23	Stony Creek
	Harmish, M.			0 04	Hamilton
	Knights of Sherwood Forest, A.O.F			0 39	"
	Butler, Jas			0 19	"
	Landon, J. G.			0 89	"
	Murray, Geo.			0 08	"
	Power, T. M.			1 38	"
	Campbell, M.			0 54	"
	Haughton,—			0 10	"
	Carson, J.			0 44	"
	Ridge, M. A.			0 49	"
	Young, J. B			0 01	Toronto
	Aylett, G. E.			0 39	Hamilton
	Dimurich, J. W.			0 44	"
	Lovejoy, Chas			0 28	"
	Terryberry, —			0 22	"
	Hall Bros			3 70	"
	Howard, J.			0 73	"
	Martin, P.			1 50	"
	Thomson, J. J.			1 98	"
	Smith, A. S.			4 08	"
	Shipman & Son			2 88	"
	Ross, W. W.			1 43	"
	Cooper, W. F.			7 63	"
	Jones, T.			1 37	"
	Dowding, F. C			1 15	"
	Livingstone, O.			1 50	"
	Magee, W., jr.			0 97	"
	Wright, F. K.			2 05	"
	Anderson, N. B.			0 82	Clappison Corners
	Abbott, A. R.			0 47	Hamilton
	Brooks, C. S.			0 27	"
	Booker, J. W. & Dalley, W. G. R.			4 75	"
	Carried forward			3,157 93	

SESSIONAL PAPER No. 7

Banque des Négociants du Canada.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Hamilton	Aug. 9, '97		
"	Mar. 15, '98		
"	Jan. 8, '98		
"	May 29, '98		
"	June 30, '98		
"	April 28, '98		
"	Aug. 11, '98		
"	Nov. 3, '99		
"	Aug. 18, '98		
"	Nov. 7, '98		
"	Dec. 10, '98		
"	" 5, '98		
"	May 18, '98		
"	Jan. 31, '99		
"	Oct. 6, '99		
"	Aug. 29, '98		
"	June 3, '99		
"	April 4, '99		
"	July 30, '98		
"	Aug. 7, '95		
"	Dec. 21, '95		
"	Sept. 10, '95		
"	Aug. 29, '93		
"	Dec. 16, '95		
"	Feb. 15, '96		
"	Dec. 10, '95		
"	Oct. 10, '95		
"	Dec. 24, '95		
"	June 5, '96		
"	Feb. 26, '94		
"	Nov. 25, '96		
"	Sept. 15, '96		
"	Mar. 19, '97		
"	July 27, '96		
"	Dec. 20, '98		
"	Mar. 27, '99		
"	Jan. 21, '97		
"	Mar. 13, '97		
"	" 15, '94		
"	May 31, '97		
"	" 17, '96		
"	Mar. 2, '89		
"	May 31, '90		
"	" 27, '91		
"	Sept. 7, '91		
"	Oct. 12, '93		
"	Jan. 7, '95		
"	Oct. 12, '94		
"	Jan. 7, '95		
"	Dec. 24, '95		
"	" 23, '92		
"	June 17, '99		
"	Dec. 22, '97		
"	" 14, '98		
"	" 28, '98		

Traders Bank of Canada—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			3,157 93	
	Booker, C. G			2 32	Hamilton
	Bowerman, W., & Green, F. A			4 21	"
	Bates, J. W			0 08	"
	Carr, Dr. L.			4 68	Stony Creek
	Cook, S.			0 22	Waterdown
	Craig, J			10 92	Hamilton
	Cummer Ice & Coal			0 08	"
	Cull, Jas.			1 18	"
	Dalgleish, Coll			10 00	"
	Dixon, C. J.			2 90	"
	Farmer & Farmer, Coll			128 89	"
	Gibson, J. P			0 02	"
	Heileg, Geo.			32 11	"
	Kerr, S. S. trustee			0 90	"
	Kenrick, R			1 00	"
	Lewis, Thos			1 69	"
	Manufacturers' Life Insurance Co			0 04	"
	Mercer, J. & A.			1 51	"
	Munro & Co., M.			0 05	"
	McClusky, W			1 09	"
	Nex, W. J			0 59	"
	Pilkey, J. B			0 59	"
	Read, H			72 50	"
	Ricketts, C. W			0 20	Toronto
	Reid, Thomas			0 01	Hamilton
	Shouldice, Geo			0 08	"
	Shaw, J., sr.			0 58	"
	Thomson, R., estate			2 70	"
	Whitcombe, Rev. C. E			0 63	"
	Wood, W.			8 88	Rockton
	Wilson, T. W.			0 03	Hamilton
	Young, J. B			7 61	"
	Atler, R. B			2 00	"
	Truesdale, G. E.			29 50	"
	Crusper, C. M			20 00	"
	Smith, R. W			0 32	"
	Horning, S			0 90	"
	Jones, W. & Kneal, W			5 76	Zenda
	Sutherland, J. M			13 50	Ingersoll
	Tuttle, A. & Fletcher, J			4 47	"
	Bull, H. W			5 83	Detroit, Mich.
	DeLaurier, F. W			1 58	Leamington
	Emerson, Enoch			6 68	Spring Arbor, Mich.
	Gowman, Carl A			9 89	Leamington
	Heatherington, G. H. J			7 95	Romney
	Heatherington, G. E			7 96	"
	Heatherington, C. B. R			8 55	"
	Jones, Joseph			1 70	Albuna
	Quick, Nancy L			147 21	Leamington
	Tyhurst, Mary E			193 74	"
	Williams, Harry			5 81	"
	Coulter, C. R.			2 75	North Bay
	Eneus, J.			0 17	Sudbury
	Morris, A. R.			0 98	North Bay
	Morris, J. A			0 35	Trout Creek
	Carried forward			3,933 82	

SESSIONAL PAPER No. 7

Banque des Négociants du Canada.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Hamilton	May 23, '99		
"	June 28, '98		
"	May 16, '99		
"	" 25, '98		
"	Aug. 31, '97		
"	Feb. 19, '94		
"	June 19, '99		
"	July 29, '99		
"	Nov. 29, '98		
"	Oct. 21, '99		
"	" 10, '99		
"	Jan. 18, '98		
"	Apr. 6, '95		
"	Sept. 24, '98		
"	Nov. 8, '97		
"	Sept. 10, '97		
"	Jan. 10, '98		
"	Aug. 17, '97		
"	May 2, '98		
"	Oct. 11, '99		
"	Feb. 5, '96		
"	Aug. 11, '99		
"	Oct. 2, '99		
"	" 23, '99		
"	Sept. 3, '98		
"	Nov. 1, '99		
"	Dec. 19, '98		
"	July 4, '98		
"	May 4, '97		
"	June 26, '96		
"	Oct. 11, '99		
"	Jan. 21, '99		
"	Feb. 12, '98		
"	Nov. 4, '97		
"	Sept. 16, '97		
"	Feb. 14, '99		
"	Apr. 30, '99		
Ingersoll	Mar. 31, '97		
"	Dec. 13, '97		
"	May 16, '96		
Leamington	Mar. 29, '97		
"	Nov. 27, '96		
"	" 8, '97		
"	July 11, '99		
"	Nov. 2, '94		
"	" 2, '94		
"	" 5, '96		
"	Oct. 4, '93		
"	Mar. 23, '99		
"	June 1, '96		
"	Mar. 8, '99		
North Bay	Nov. 2, '99		
"	Aug. 27, '98		
"	Mar. 13, '99		
"	Jan. 17, '99		

Traders Bank of Canada—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			3,933 82	
	Pierce Bros			0 52	Warren
	Smallwood, D. J			3 28	North Bay
	Storey, J. E			0 73	Warren
	Whitby, A. J			0 07	Sundridge
	Teasdale, R. A			0 74	Massey
	Bank of London			1 32	
	Hewitt, J. H			16 00	Orillia
	Hewitt, Jas			26 50	"
	Bronthron, B			0 10	"
	Smeaton, G. E			17 76	"
	Manning, W. H			1 00	Coldwater
	Kennedy, R			0 08	Orillia
	Gibson & Campbell			23 03	"
	Lancaster, Ann S			1 51	Port Granby
	Gist, E. A			13 89	Port Hope
	Payne, H. H			2 92	"
	Hoskins, W. P			1 42	Cobourg
	Outram, Geo. A., in trust			3 47	Port Hope
	Sing, Henry			4 56	"
	Davidson, Edith			1 61	Canton
	Chrislett, Chas. M			1 24	Port Hope
	Guyitt, Walter			0 25	Clearville
	Simpson, Joseph			0 15	Ridgetown
	Milton, Mrs. Jane			0 38	"
	Ford, Mrs. Elizabeth			0 41	"
	Ridley, E. H			0 58	"
	Stevenson, J. A			0 45	"
	McKinlay, Jas. D			0 03	"
	Rowan, Louisa			146 24	Sarnia
	Aitken, Lou			12 43	"
	Cronkhite, F., in trust			65 97	Detroit, Mich
	Johnston, Mary, in trust			2 36	Sarnia
	Crawford, Agnes			3 62	Windsor
	Gauthier, Mary			3 94	"
	Shepherd, J. H			1 68	"
	Salter, Eliza			47 26	"
	Sale, John			7 36	"
	Baxter, J. J			3 80	"
	Slater, Harry			6 54	"
	Grant, Nellie C			651 11	"
	Lounce, John J			1 22	"
	White, Alex			16 67	"
	Davidson, F. B		2 32		Glencoe
	Duncanson, D		2 84		Wendigo
	Ball, T. H		3 00		Wallaceburg
	Burgess, Mrs. A		3 00		"
	Simmonds, Jane		3 00		Drayton
	Foster, J		3 00		Lieury
	McIntyre, Geo		6 00		Glencoe
	Billiald & Kelly		30 00		Ancaster
	Total		53 16	5,028 02	

I declare that the above statement has been prepared under my direction and is

We declare that the above return is made up from the Books of the Bank

TORONTO, January 16, 1905.

Banque des Négociants du Canada.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
North Bay.....	Apr. 7, '98	.....	
"	Nov. 4, '95	.....	
"	July 7, '97	.....	
"	Feb. 22, '97	.....	
"	Oct. 27, '97	.....	
Orillia	Feb. 1, '88	.....	
"	Jan. 12, '88	.....	
"	July 14, '92	.....	
"	Mar. 14, '98	.....	
"	July 26, '99	.....	
"	Dec. 31, '97	.....	
"	June 19, '99	.....	
"	Oct. 31, '95	.....	
Port Hope. ...	Apr. 11, '95	.....	
"	June 28, '95	.....	
"	Nov. 1, '90	.....	
"	Dec. 19, '95	.....	
"	Mar. 25, '99	.....	
"	Dec. 4, '97	.....	
"	Jan. 9, '97	.....	
"	Feb. 23, '99	.....	
Ridgetown.....	June 18, '98	.....	
"	July 5, '99	.....	Deceased.
"	Jan. 10, '99	.....	
"	May 31, '94	.....	
"	Nov. 30, '96	.....	Deceased.
"	Feb. 1, '98	.....	
"	July 4, '96	.....	
Sarnia.....	May. 23, '95	.....	Deceased—David Rowan, administrator.
"	Oct. 4, '98	.....	
"	May 22, '96	.....	
"	Sept. 14, '98	.....	
Windsor	May 3, '97	.....	
"	Nov. 3, '96	.....	
"	Oct. 2, '96	.....	
"	Jan. 13, '97	.....	
"	Nov. 16, '96	.....	
"	Jan. 10, '98	.....	
"	Sept. 26, '97	.....	
"	" 16, '98	.....	
"	" 8, '97	.....	
"	Dec. 17, '95	.....	
Toronto	May 31, '87	.....	
"	" 31, '87	.....	
"	Nov. 30, '89	.....	
"	" 30, '89	.....	
"	May 31, '90	.....	
"	Nov. 30, '90	.....	
"	" 30, '92	.....	
"	May 31, '98	.....	

correct according to the books of the bank.

J. P. HODGINS, *Chief Accountant.*

and that to the best of our knowledge and belief it is correct.

J. A. M. ALLEY, *Inspector.*
H. S. STRATHY, *General Manager.*

THE SOVEREIGN

STATEMENT of Dividends and Drafts or Bills of Exchange remaining unpaid and which no interest has been

MEMO.—In case of Moneys deposited for a fixed period, the five

LA BANQUE

ETAT des dividendes et traites ou lettres de change restant impayés et montants intérêt n'a été payé

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq

No transactions. "Nil." Commenced

I declare that the above statement has been prepared under my direction and is

We declare that the above return is made up from the Books of the Bank,

MONTREAL, January 3, 1905.

BANK OF CANADA.

Amounts or Balances in respect to which no transactions have taken place, or upon paid for five years and upwards.

years are reckoned from the termination of said fixed period.

SOUVERAINE DU CANADA.

ou balances au sujet desquels il n'y a pas au de transactions ou sur lesquels aucun pendant cinq ans ou plus.

ans seront calculés depuis l'expiration de la dite période fixe.

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business, May 1, 1902.

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correct according to the Books of the Bank.

P. J. ANEU, *Chief Accountant.*

and that to the best of our knowledge and belief it is correct.

RANDOLPH MACDONALD, *President.*
W. G. BROWNE, *Acting General Manager.*

MONTREAL CITY AND

STATEMENT of Dividends and Drafts or Bills of Exchange remaining unpaid and which no interest has been paid

NOTE.—In case of Moneys deposited for a fixed period, the five

BANQUE D'ECONOMIE DE LA CITÉ

ÉTAT des dividendes et traites ou lettres de changes restant impayés et montants ou n'a été payé pendant

NOTE.—Dans le cas de derniers déposés pour une période fixe, les cinq

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Abbott, Thérèse E. Panet			41 95	Berthier
	Atcheson, Anthony			9 63	Beauharnois
	Avery, Myron W			4 35	Montreal
	Amiot, Geneviève Mde L. Lacas			2 25	54 St. Chs. Borromée
	Aikin, William			8 60	295 St. Antoine
	Adams, Francis Tate			2 17	41 McGill Coll. Ave
	Archambault, Frs			2 31	71 St. James
	Armstrong, Maragaret, Mrs. William Rutherford			4 02	Montreal
	Anderson, William			5 42	St. Antoine
	Archibald, S			3 77	112 St. Frs.-Xavier
	Atwater, Albert N			3 29	860 Dorchester
	Adams, Sidney E			1 89	284 University
	Ahronson, Joseph Myers			1 73	625 Craig
	Andrews, Alfred			139 22	Bridewell, Ont
	Atwater, Julia, Mrs A. W			22 39	860 Dorchester
	Adams, Martha, Mrs. Bulger			8 53	114 Shuter
	Armstrong, C. N			4 28	7 Place d'Armes Hill
	Allan, Alex			1 55	Grey Nun st
	Ahern, Frank T			1 53	85 Mance
	Alporr, Mary, Mrs. Perry Alporr			9 26	18 Drummond st
	Asselin, Eliz'bt'h, Mrs. W. W. Bond			4 79	
	Arless, G. R			1 34	45 St. Constant
	Adams, Arthur			1 60	St. Lawrence Hall
	Arthur, Charles W			1 80	31 Belmont
	Ashford, Cyrus			13 50	Victoria Hotel
	Aubry, David			1 45	
	Anderson, Dickson			3 44	67 Ste. Famille
	Adams, R. Passmore			3 00	1 Underhill Place, University st
	Akin, Barbara, Mrs. D. McNabb			2 47	61 Forfar st
	Archambault, Horace			4 01	
	Carried forward			315 54	

DISTRICT SAVING BANK.

Amounts or Balances in respect to which no transactions have taken place, or upon for five years and upwards.

years are reckoned from the termination of said fixed period.

ET DU DISTRICT DE MONTRÉAL.

balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun intérêt cinq ans ou plus.

ans seront calculés depuis l'expiration de la dite période fixe.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Head Office	Mar. 16, '66		Dead.
"	Nov. 14, '66		
"	Nov. 5, '72		
"	June 13, '76		
"	Oct. 23, '77		
"	Feb. 27, '78		
"	Feb. 8, '77		
"	Aug. 6, '79		
"	Sept. 23, '78		
"	Jan. 28, '78		In trust for Barbara Scott
"	Feb. 21, '81		
"	Dec. 19, '84		
"	April 20, '81		
"	April 16, '85		
"	Jan. 12, '81		
"	Dec. 24, '87		
"	" 31, '87		
"	Sept. 10, '88		
"	Feb. 27, '89		
"	July 19, '89		
"	Oct. 21, '90		
"	June 27, '91		
"	May 9, '91		
"	June 20, '91		
"	July 11, '92		
"	Jan. 26, '92		
"	April 7, '93		
"	Oct. 26, '93		
"	" 26, '93		
"	Aug. 25, '93		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			315 54	
	Ansley, Fred			4 68	86 Cathcart
	Austin, A. F. Bury			7 00	2774 Ste. Catherine
	Angermynde, Alb'tina, wid. Fred. A			6 98	69 St. Dominique
	Anderson, R. D			1 60	80 Plymouth Grove
	Ash, Alice E., Mrs. E. C. Mount			4 12	119 Victoria Ave., Côte St. Antoine
	Allen, Ellen A			1 33	295 St. Antoine
	Armstrong, Elsie			13 31	261 Peel st
	Aubin & Co			5 88	Desbarats, Co. Algoma
	Allaire, Angélique			5 05	St. Vincent de Paul
	Archambault, Narcisse			8 19	1760 Ste. Catherine
	Allen, B. Barnes			7 56	864 Palace
	Aron, Emma			8 00	579 St. Laurent
	Archambault, Joseph			1 26	333 St. Hubert
	Allan, Janet, Mrs. McCarey			446 10	
	Armstrong, Wilhelmina M., Mrs. J W. Dick			1 41	505 St. Urbain
	Anderson, Hugh K			750 62	89 Cathedral
	Anthier, J. A			1 31	St. Hiliare, P.Q
	Andrews, John			77 53	51 Latour
	Arnold, Agnes T., Mrs. James Stephenson			4 72	
	Allan, James C			16 97	9 Evans st
	Armstrong, Mary J., wid. James Longmoor			1 38	137 St. Alexander
	Abel, Zeleire Vve Z. Mantha			1 52	20 Ste Thérèse
	Aird, Mary B., Mrs. F. Fowler			24 71	8 Bayle st
	André, Joseph G			2 64	St. Antoine
	Ainslie, James			4 13	Outremont
	Atkinson, Mary E			1 15	Aubrey Co., Chateauguay
	Blackburn, E. A			3 81	Montreal
	Boissey, Henri E			10 24	Memramcook, N.B.
	Bracken, Joseph			7 43	Montreal
	Butland, William H			3 37	20 Côté st
	Bennett, Robert			2 61	Hochelaga
	Bélanger, Hon. L			4 24	Montreal
	Brailey, A. C			13 58	Kingston
	Bacon, Nelson			2 86	526 Craig
	Benoit, Pierre			20 11	Montreal
	Bussières, Flavien			1 70	"
	Butler, Thomas			8 65	McGill Coll. Ave
	Burns, E., McGrath, J. & Murphy, G			6 30	Montreal
	Burns, Andrew			3 64	"
	Bell, John			8 49	
	Bleakeley, John			27 52	245 Bleury
	Boudrias, Joseph D. G			3 09	Montreal
	Blaiklock, Wm. M			4 90	"
	Bell, Mary			6 50	"
	Bristow, Leonard V			4 65	"
	Benoit, Edouard			18 62	Visitation st
	Batavoie, Jules			2 04	Craig st
	Beaudry, E. A			4 71	
	Bertrand, Arsène			9 43	St. Simon st
	Butchard Bros			3 42	Montreal
	Carried forward			1,907 60	

Banque d'Economie de la Cité et du District de Montréal.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Head Office	Aug. 18, '93		
"	Mar. 20, '94		
"	Oct. 20, '94		
"	June 2, '95		
"	Mar. 9, '94		
"	Nov. 18, '95		Daughter of Mrs. Sarah.
"	Feb. 23, '95		Minor child of C. W.
"	Nov. 28, '95		
"	April 29, '95		
"	Aug. 11, '96		
"	April 27, '96		
"	Feb. 3, '96		
"	Feb. 20, '96		
"	Mar. 15, '97		
"	Oct. 28, '97		
"	" 7, '98		
"	Dec. 3, '98		
"	Oct. 21, '97		Dead.
"	April 22, '98		
"	Jan. 1, '98		
"	Oct. 9, '97		
"	Dec. 19, '98		
"	June 24, '98		In trust for Wme. A. Fowler.
"	Mar. 18, '99		In trust pour ses enfants mineurs.
"	April 14, '99		
"	Oct. 17, '96		
"	June 11, '71		
"	Nov. 5, '72		
"	Aug. 10, '72		
"	Feb. 6, '72		
"	Oct. 2, '74		
"	Aug. 9, '74		
"	Jan. 7, '74		Minor son of W. A. B.
"	April 26, '76		In trust.
"	Sept. 11, '51		
"	Aug. 13, '63		
"	Feb. 29, '64		In trust for Mary E. Fennell.
"	May 28, '64		es.
"	Sept. 6, '77		
"	Sept. 2, '76		
"	Mar. 21, '77		
"	May 26, '77		
"	Oct. 14, '78		
"	Aug. 4, '77		
"	July 27, '75		
"	Dec. 4, '68		
"	Jan. 31, '67		
"	April 20, '68		In trust pour la chapelle de Varennes.
"	Aug. 16, '70		
"	Feb. 6, '69		

Montreal City and District Saving Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			1,907 60	
	Burns, Geo. H.			4 25	Bank B.N.A.
	Birks, Albert			5 29	
	Ballantyne, J. T.			2 16	St. Lawrence Hall
	Bowman, Wm. F.			87 91	
	Boire, Henri			4 90	Montreal
	Brunelle, Elmire, wid. C. Roy			22 44	Lachine
	Brown, Henry			12 14	St. Lawrence Hall
	Bell, Ross			7 65	20 Sophie Lane
	Barbeau, J. Bte.			3 75	St. Isidore
	Benthner, Edw. W.			2 57	260 St. Antoine
	Benoit, Marguerite M., wid. M. Libercent			16 80	Ste. Scholastique,
	Barnes, John H.			3 29	Hochelaga
	Burland, J. B.			2 43	13 Hospital st.
	Bliklock & Bros.			4 47	16 Common st.
	Bates, Edward C. E.			2 27	19 St. Hypolite
	Beaudry, J. A. N.			12 43	Montreal
	Bell. Isabella C.			1 45	
	Bourbonnière, Charles.			4 14	Côte St. Antoine
	Booth, Charles N.			1 54	97 St. James
	Bouillonne, Charles			1 79	822 Sherbrooke st.
	Bolton, Richard.			16 81	Lachine
	Brady, Ellen, Mrs. W. Barnes			3 45	385 Lagauchetière
	Bowe, James H.			5 85	Montreal
	Boudreau, Michel			3 00	Riviére Beaudet
	Belanger, Pierre			11 89	Montreal
	Bowen, Richard.			1 51	15 St. Antoine st
	Bennett & Co.			8 48	453 St. Paul
	Brown, F. J.			1 61	St. Lawrence st
	Bourgeault, Georges S.			2 99	St. Paul st
	Brien dit Desrochers, Marie, Mrs. A. Greene			5 67	Montreal
	Bourcier, Félicitée, Mrs. J. Dorais			1 71	Longue Pointe
	Barclay, Thomas D.			4 64	Montreal
	Brunet dit Belhumeur, Louis			2 28	
	Bergin, Michael			2 12	
	Bourdon, Charles			1 66	3 & 5 St. Peter st.
	Beaudry, Alex. Georges			5 07	256 St. Paul
	Bowles, Harriet M.			1 79	1466 Ste. Catherine
	Bristow, William			230 13	Ottawa
	Brogan, Anthony			5 84	58 St. James st
	Benefit Society of Chanteloup's Employees			2 09	Montreal
	Bennalack & Co., H.			4 14	112 Bleury
	Bouthillier, Louise			1 88	Montreal
	Brown, Jennie, Mrs. S. Brown			1 71	13 Lincoln Ave.
	Byrne, John J.			2 06	710 Craig st.
	Boisseau, Edouard			123 83	111 N. Dame st.
	Boissonneault, Philomène			2 98	St. Valentin
	Bélair, Ludger			1 50	43 College st.
	Burnett, Martha, Mrs. Graham			4 45	488 Dorchester
	Bertrand, Mathilde, Vve Rolson			2 76	St. Andrews
	Brown, Emma, Mrs. W. Flockton			5 35	1289 Ste. Catherine
	Bachand, H. W.			4 00	149 St James st
	Bonhomme, fils, J. Bte			1 54	Dorval
	Carried forward			2,586 06	

SESSIONAL PAPER No. 7

Banque d'Economie de la Cité et du District de Montréal.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Head Office	Mar. 6, '74		
"	May 19, '73		
"	June 13, '73		
"	Nov. 21, '74		
"	Oct. 24, '73		
"	June 21, '78		
"	Nov. 30, '75		
"	Aug. 17, '76		
"	" 5, '79		
"	June 18, '79		
"	Aug. 12, '79		
"	Jan. 18, '71		
"	" 27, '80		
"	Nov. 10, '79		
"	June 14, '80		
"	July 23, '81		
"	Nov. 9. '81		
"	Sept 7, '82		
"	Nov. 3, '84		
"	Dec. 10, '86		
"	Aug. 28, '79		
"	Sept. 13, '83		
"	June 20. '84		
"	Dec. 19, '85		
"	" 5, '79		
"	May 19, '85		
"	Aug. 26, '79		
"	Feb. 26, '85		In trust for Délima Couillard.
"	Dec. 2, '79		
"	Dec. 13, '83		
"	Mar. 30, '85		
"	May 3, '86		
"	June 11, 83		
"	Nov. 13, '84		
"	July 6, '83		
"	Nov. 15, '82		
"	Dec. 24, '81		
"	May 12, '77		
"	Sept. 4, '78		In trust for John Lawlor.
"	Aug. 28, '83		
"	Oct. 20, '80		
"	Jan. 15, '84		
"	Mar. 1, '86		
"	Oct. 23, '83		
"	Feb. 20, '86		
"	June 30, '86		
"	Nov. 24, '83		
"	July 21, '87		
"	Aug. 16, '87		
"	June 20, '87		
"	Apr. 30, '87		
"	May 2, '87		

Montreal City and District Savings Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			2,586 06	
	Beaudoin, Emma			84 42	Longue Pointe
	Blumenthal, Eva, Mrs. M. Farcimer			2 59	
	Bayley, Ellen, Mrs. John Manning			4 67	Montreal
	Baker, Catherine, Mrs. J. B. Murphy			1 86	"
	Barrett, Mary F., wid. G. Ward			2 67	
	Behrends, Oscar			5 47	129 Mansfield
	Brand, William E			10 51	35½ Alexander
	Blackwell, R. W			2 53	1358 Ste. Catherine
	Boyle, Thomas			9 92	259 St. James st
	Brown, William			5 70	136½ Forfar
	Burland, J. H. & Mackie, J. F			2 91	Montreal
	Bolton, Frances M			2 51	St. Silvestre W., P.Q
	Burland, Elizabeth			1 50	14 Milton st
	Balète, E. & Goudron J			1 73	257 St. Hubert
	Brown, Joseph			2 06	158 Ste. Elizabeth
	Brown, Geo. C			1 39	2196 Ste. Catherine
	Berriman, John			4 72	57 St. Constant
	Boyle, Bella			5 87	102 St. Frs. Xavier
	Boxer, F. N			1 76	243 St. Denis
	Barré, Edgar			2 46	296 St. Hubert
	Bergin, Catherine, Mrs. P. Smith			2 53	3 Durocher
	Bergeron, Joseph			2 42	St. Didace, Maskin
	Benson, Mary E			11 43	260 Bleury
	Bland, Jonathan			2 20	Summerhill, Ave
	Brennan, Bridget			2 70	103 Ottawa st
	Barnard, Charles A			2 18	600 Sherbrooke
	Biffin, Edward			2 45	145 St. Constant
	Brunnett, Henry			2 65	49 Cathcart
	Bergeron, Isaïe			2 26	Sault au Recollet
	Brooke, John E			3 09	141 Mountain
	Beaudry, Henri			1 63	
	Béique, F. L			20 37	
	Baril, Geo. E			33 01	Hochelaga
	Bastien, Arthur			1 73	Lachenaie
	Burke, Mary			222 98	109 St. George
	Bouchard, Etienne			2 06	Laprairie
	Bentley, Edwin C			2 91	174 Notre Dame st
	Behague, Alice J			2 24	140 Metcalfe
	Bernston, Jane M			2 03	45 McGill Coll. ave
	Brophy, Thomas			11 40	
	Bent, J. Edouard			3 30	242 Bleury
	Beck, Helen Eliza, Mrs. Wm. Powell			4 62	St. Lambert
	Brennan, Ellen			2 74	75 Ann St
	Boulé, Georges			1 91	Riendeau Hotel
	Burton, Henry L			11 22	Ste. Monique st
	Boyd, Maggie			15 94	807 St. James
	Burns, Wm. E			2 00	73 Canal
	Boag, Wm			5 51	Albion Hotel
	Bournet, Albina E. S			3 57	
	Bolt, Alfred			2 15	90 Chenneville
	Bishop, Geo			8 17	169 St. James
	Boyer, Eusèbe			1 89	Lachine
	Brankin, Edward			1 86	48 & 50 St. Paul st
	Barcelo, F. C. H			8 29	
	Buies, Hector			1 37	Place d'Armes
	Carried forward			3,152 12	

Banque d'Economie de la Cité et du District de Montréal.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Head Office	Apr. 25, '82		
"	May 16, '87		
"	Sept. 16, '87		
"	Apr. 2, '87		
"	Oct. 19, '86		
"	Nov. 30, '87		
"	Aug. 4, '87		
"	May 8, '88		
"	Jan. 4, '88		
"	Feb. 4, '88		
"	Aug. 4, '88		In trust for University Gazette Co.
"	May 13, '89		
"	Dec. 16, '89		
"	Mar. 16, '89		Pour le refuge et Société Mutuelle Française.
"	May 31, '89		
"	Oct. 12, '89		
"	" 23, '89		
"	Sept. 2, '89		
"	" 18, '89		
"	July 10, '89		
"	Aug. 5, '90		
"	Dec. 22, '90		
"	Aug. 8, '90		
"	May 21, '90		In trust for son Robt. E.
"	Aug. 1, '90		
"	Oct. 9, '90		In trust for University Gazette.
"	Sept. 22, '90		
"	Apr. 25, '90		
"	July 18, '90		
"	May 5, '91		
"	July 22, '91		
"	May 1, '91		
"	June 20, '91		
"	Mar. 20, '91		
"	July 9, '91		Dead.
"	Mar. 31, '91		
"	Dec. 24, '91		
"	June 30, '91		
"	Sept. 29, '91		
"	Jan. 8, '92		
"	Apr. 23, '92		
"	Jan. 27, '92		
"	Apr. 7, '92		
"	" 16, '92		
"	Mar. 17, '92		
"	July 21, '92		Dead.
"	Dec. 14, '93		
"	May 15, '93		
"	Apr. 6, '93		
"	Dec. 7, '93		
"	Sept. 19, '93		
"	Apr. 15, '93		
"	May 22, '93		
"	July 26, '93		
"	Feb. 15, '92		

Montreal City and District Saving Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			3,152 12	
	Boyer, J. Henri			3 04	Côte St. Paul
	Bennett, Lily J			1 33	167 St. Hypolite
	Bennett, M. Ethelwyn			1 33	"
	Brodie, Hugh H			12 83	Côte St. Pierre
	Bissonnette, Lucien			7 15	83 Levy st
	Brais, Alexis M			2 03	St. Bruno
	Bourdon, Henri			1 83	Laprairie
	Benson, Geo. F			10 05	1073 Sherbrooke
	Beaudry, Henry			222 47	1 Ste. Agathe
	Bousquet, Josephine			14 66	209 Visitation
	Béïque, Louis P			40 56	Magog
	Boudrias, Hélène, Mde F. Lafleur			2 32	Lachine
	Beard, Ida			3 03	130 Mansfield
	Bisson, Angélina			2 66	St. Vincent de Paul
	Beauchemin, Flore L			73 78	391 Sherbrooke
	Bergevin, Daniel			1 85	Board of Trade
	Bell, Thomas D			5 46	112 St. Urbain
	Beauchamp, J. Bte			3 86	St. Placide
	Brosseau, Joseph			12 93	Hotel Dieu
	Babson, Fannie M. L., Mrs. Jos. N			23 28	4 Sussex
	Bélanger, Napoléon			2 13	Ottawa
	Barbeau, Georgiana			1 76	Côte St. Paul
	Bourdeau, A. H			7 04	670 St. Hubert
	Beaudry, Justine, Mrs. Jos. Laurier			3 03	106 St. Louis
	Bélanger, J. Bte			2 20	129 St. L'rent, M. End
	Beauchamp, Jos. C			6 83	17 Place d'Armes
	Beers, Edythe M., Mrs. W. H. Robertson			6 81	11 Hospital
	Bourdon, Marie, Vve E. Boucher			1 48	405 Lagauchetière
	Boyd, Harcourt, W			1 20	
	Breland, Pierre			5 81	St. Vincent de Paul
	Brown, George P			3 57	P.O. Box, 1434
	Brown, Albert H			1 97	80 Victoria
	Beaudry, Narcisse Y. E			2 49	
	Brais, J. Edmond			2 00	1213 Mignonne
	Brown, Wm. G			7 87	
	Blair, John B			1 98	47 Union ave
	Brown, Wm. S			3 49	Montreal
	Bigaoutte, Félix			2 81	813 St. Laurent
	Bénard, Louis			1 32	St. Bruno
	Boivin, P. A			1,038 97	42 J. Cartier st
	Biffin, Chas			2 83	St. Urbain st
	Beauvais, Olivine			1 89	1451 Notre Dame
	Boyer, Jean F			3 29	Vitré st
	Barré, J. W			1 46	317 St. Denis
	Beaulieu, Rose A			3 50	St. Laurent, Que
	Burriss, Frances W., wid. Geo. Mills			5 30	4291 Dorchester
	Boucher, Angéle, Mrs. Théo. Hébert			7 87	Ste. Martine, Co. Chat
	Baril, George E			5 24	58 Dèséry st., Hoch
	Bergeron Théodule			10 79	20 Allard st
	Barbour, F. E			2 49	60 McTavish
	Brossard, Rose de Lima			2 69	67 St. Sulpice
	Boucher, Juliette, Mde. Luc. Béchard			1 24	73 St. Hubert
	Bernier, Octave			3 00	1594 Notre Dame st.
	Boileau, Wilfrid			1 97	Ile Bizard
	Carried forward			4,756 89	

SESSIONAL PAPER No. 7

Banque d'Economie de la Cité et du District de Montréal.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Head Office	Mar. 22, '93		
"	Dec. 19, '93		
"	" 19, '93		
"	Jan. 3, '93		
"	Aug. 17, '92		
"	Dec. 10, '92		
"	Feb. 13, '93		
"	Dec. 22, '93		
"	June 25, '94		In trust.
"	Oct. 8, '94		
"	Dec. 19, '99		
"	" 21, '99		In trust pour Helena Lafleur.
"	Aug. 18, '94		
"	" 17, '99		
"	Nov. 27, '99		
"	June 24, '99		In trust.
"	May 12, '99		
"	Apr. 27, '94		Pour la fabrique.
"	Dec. 6, '94		
"	Jan. 2, '94		
"	May 9, '94		
"	Nov. 6, '94		
"	May 1, '94		
"	" 19, '94		
"	Jan. 29, '94		
"	" 23, '94		In trust for I. J. A. Duchesnay.
"	Feb. 9, '94		
"	Sept. 17, '94		
"	Aug. 10, '95		
"	Oct. 5, '94		
"	Oct. 5, '95		
"	Aug. 6, '95		
"	Mar. 30, '94		In trust for wife Emilie Whiteford.
"	Oct. 28, '95		
"	May 15, '95		
"	June 1, '95		In trust for Biers & Bazin, in liquidation.
"	Mar. 23, '95		
"	Nov. 15, '95		In trust pour la succ. defeu G. Bigaouette.
"	June 15, '94		
"	Sept. 5, '95		
"	May, 29, '95		
"	Nov. 23, '94		
"	Oct. 11, '95		
"	June 18, '96		
"	Mar. 31, '96		
"	Dec. 18, '96		
"	Sept. 8, '96		
"	Jan. 27, '96		In trust for son Joseph.
"	April 2, '96		
"	Dec. 23, '96		
"	Oct. 14, '96		
"	" 30, '96		
"	Nov. 5, '96		
"	May, 29, '96		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			4,756 89	
	Boylan, Mary Ann			844 94	St. Antoine st
	Bessette, Alex. E.			1 70	432 Lagauchetière
	Beaulieu, Arthur			4 60	
	Barnett, Roland			1 87	190 St. James st.
	Boudreau, Hormidas, Mde. J. Levesque			5 34	
	Browne, Jessie L.			19 50	13 Bishop.
	Beaudoin, Clarinda			2 82	8 St. Justin
	Brown, Thos. M.. & Gould, J. D.			1 56	At Gault Bros
	Brassard, Gertrude			3 59	30 University st.
	Bisaillon, Jos. C			2 27	16 Sanginet st.
	Brouillet, Jos			24 68	Worcester, Mass.
	Barbeau, Jos.			6 77	Laprairie.
	Brady, W. H.			4 14	96 St. Chas. Borromée
	Brady, Ellen, Mrs. Robt,. Bruce			27 91	239 " "
	Beaudoin, Melina, Mrs. L. Carrier.			5 89	556 Sanguinet st
	Bayley, Hubert J.			1 42	131 Mansfield.
	Bellinger, Edwin			1 31	61 Wolfe st.
	Brunet, Arsène			5 18	Pte. Claire.
	Binmore, Frederick			17 65	19 Metcalfe.
	Bougie, Délima, Mrs. G. Chenier			5 94	50 St. James
	Bowser, Fannie, wid. Sam. Hadden			187 50	
	Brown, Emily S			10 82	13 Bishop.
	Boucher, Clothilde, Mde. E. Fa'ard			3 95	512 St. Hypolite
	Bigras, Elie			4 14	St. Martin
	Bedbrook, E. J.			3 71	Montreal West
	Bilodeau, Télesphore			2 31	Sault au Recollet
	Benjamin, Oliva			2 82	3 Vitré st.
	Brunet, Bertha			4 56	193Côte des Neiges rd
	Badgeley, G. W			5 32	Temple Building
	Baker, Jas. D.			2 06	16 Hermine
	Beaudry, Henri			27 50	373 Craig.
	Brunet, Philomene			1 32	2227 Notre Dame.
	Board of Trade			16 44	
	Bowe, Katie			1 76	109 Cadieux
	Beaudry, Jos. A. U.			24 02	107 St. Jacques
	Butler, Emmeline, Mrs. G. H. Chandler.			27 31	32 Lorne ave.
	Bisson, Ulric			1 58	
	Bossauge, G. H. L			3 96	North West
	Barton, Edward A.			4 61	Longueuil
	Briggs, Edwin			13 09	107 Drummond
	Barry, Ellen, Mrs. T. Mackay			3 00	
	Beckles, Augusta, Mrs C. J. Wilson			2 95	60 Victoria st.
	Boudrias, Léocadie, Vve. A. Chartier			13 61	526 Laval.
	Bourret, Catherine, wid. E. Jacques			1 77	207 Plessis st.
	Bougie, Alphonsine, Mrs. N. Goudin			15 82	St. Laurent
	Bruneau, Calixte			8 07	795 Craig
	Buteau, Eudoxie. Mrs. G. Barber			2 70	St. Rémi
	Brown, Percy K.			12 09	1030 Notre Dame.
	Baird, John			1 79	43 St. Frs. Xavier.
	Brodeur, Jos. Antoine.			55 78	St. Hilaire, Que.
	Brown, George S			1 18	2291 Ste. Catherine.
	Bisson, Ernest			10 82	St. Vincent de Paul.
	Bréard, George			1 46	Longueuil
	Carried forward			6,215 79	

SESSIONAL PAPER No. 7

Banque d'Economie de la Cité et du District de Montréal.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Head Office	Jan. 2, '96		
"	Nov. 19, '96		
"	May 26, '96		
"	Jan. 11, '97		
"	Aug. 31, '97		
"	Nov. 5, '97		
"	Mar. 21, '95		
"	Dec. 28, '97		
"	Sept. 7, '97		
"	Aug. 21, '97		
"	" 4, '97		
"	April 9, '97		
"	Feb. 3, '97		
"	Oct. 30, '97		
"	Nov. 30, '97		
"	July 16, '97		
"	Jan. 1, '97		
"	Nov. 16, '97		
"	Feb. 17, '97		
"	June 18, '97		
"	Sept. 10, '97		
"	Aug. 27, '97		
"	Feb. 16, '97		
"	Dec. 4, '97		
"	June 10, '97		In trust for Good Gov'n. Ass.
"	Jan. 31, '96		
"	April 10, '97		
"	Dec. 24, '97		
"	April 14, '97		
"	Dec. 14, '96		
"	Oct. 25, '97		
"	" 3, '98		
"	July 15, '98		
"	Sept. 9, '98		
"	Mar. 27, '97		Curateur substituteur Guenette.
"	Dec. 29, '98		
"	" 10, '97		
"	April 21, '97		
"	Dec. 16, '98		
"	July 12, '98		In trust for brother, C. R.
"	" 26, '98		
"	Aug. 5, '93		
"	May 4, '98		
"	Nov. 5, '98		
"	" 30, '98		
"	Oct. 26, '98		
"	April 27, '98		In trust pour son, fils Albert Barber,
"	May 31, '98		In trust for son, G. Stewart.
"	Aug. 4, '98		In trust for George Baird
"	Nov. 10, '98		
"	Mar. 18, '98		
"	Nov. 8, '98		
"	Nov. 29, '98		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			6,215 79	
	Bowie, Mathilda C., Mrs. J. McB. Taylor			11 40	76 Fortier
	Brault, H. A. A			77 00	1666 Notre Dame st.
	Brodie, Mildred			11 36	Côte St. Paul
	Briggs, Wm. M			33 84	
	Beech, Wm			1 72	175 Cadieux
	Beaudoin, Mélina, Vve. L. A. Carrière			1 50	770 "
	Burns, James			2 50	32 St. Alexander
	Binmore, J. E			5 23	51 Beaver Hall Hill.
	Bolger, John J			4 06	830 Dorchester
	Brown, Percy K			24 19	467 "
	Beauvais, Esther A., Mde. A. Normandin			67 23	1900 Ste. Catherine.
	Brazeau, Emma, Mrs. C. E. Stanton			1 35	57 St. Elizabeth
	Brisson, Marion, Mrs. A. Swan			3 58	
	Bark, Thos. S			2 30	286 Laval ave
	Beautron dit Major, Augustin R			1 75	Ste. Rose
	Byrne, Alice			1 35	258 Laval ave
	Barrett, Wm			2 83	190 McCord
	Barclay, Eveline B			2 54	10 McGregor st
	Bricker, Madona			1 31	435 Dorchester
	Brown, Louise B			8 37	13 Bishop
	Bolduc, Majorique			39 93	Cacouna ave
	Beaudoin, Nap			1 59	319 Commissaires
	Barsalou, Arthur			1 15	86 St. Pierre st
	Byrne, Emma M			29 65	187 Mance
	Biron, J. E. A			16 63	379 St. Denis
	Brunet, Amy, Mde. N. Desjardins			1 29	Ste. Geneviévé, Co. JC
	Beilly, Thos. S			5 40	160 St. George st
	Brault dit Pominville, Emilie, Vve. R. Dagenais			1 49	Sault au Recollet
	Byrne, Andrew M			1 16	19 Anderson st
	Bermedge, Ellen, wid. John White			1 48	4 Cuthbert st
	Bisaillon, Hubert			24 42	St. Lambert
	Barbeau, Edmond			8 49	
	Barrie, Mary			3 55	440 Richmond
	Barrie, Rhoda			3 53	440 Richmond
	Bruneau, Léon			1 15	Sault au Recollet
	Bigonésse, Marie			2 90	St. Lambert
	Burdon, Mabel M			4 28	142 Hutchison
	Bonner, Amelia, Mrs. F. W. Haram			1 25	Temple Building
	Bourgoin, Joseph			122 61	St. Henri de Mascouche
	Barnard, Charles H			16 88	
	Brodie, Agnes L			12 51	Notre Dame Grace
	Brannen, M. Helen, Mrs. E. J. Denneen			7 85	Fort Covington, N.Y.
	Bisaillon, Hubert			26 73	St. Lambert
	Barton, Emma A			1 27	Outremont
	Beaupré, Blanche			1 17	151 Vitré
	Brais, L. A			1 95	184 McGill St.
	Barrette, J. B			5 00	340 St. Paul
	Brosseau, Toussaint			1 73	11 Place d'Armes
	Clark, W. R			42 40	Montreal
	Carroll, Thomas			331 45	"
	Carried forward			7,202 07	

Banque d'Economie de la Cité et du District de Montréal.

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	Month Year		
Head Office. ...	Nov. 29, '98	.....	In trust for daughter, Isabella Frances Taylor.
" ...	Feb. 18, '98	.....	
" ...	Dec. 29, '98	.....	
" ...	Jan. 8, '98	.....	In trust for George Pearce, minor.
" ...	Feb. 28, '98	.....	
" ...	Mar. 26, '98	.....	Tutrice à sou enfant mineur Jos. P. Carriére.
" ...	Dec. 13, '97	.....	
" ...	June 29, '96	.....	
" ...	July 16, '98	.....	
" ...	Sept. 1, '98	.....	
" ...	June 15, '98	.....	
" ...	May 16, '98	.....	
" ...	Nov. 21, '99	.....	
" ...	" 20, '99	.....	In trust for daughter, Gladys Bark.
" ...	Mar. 30, '98	.....	Comme tuteur aux mineurs Wilfrid, Azilda & Cléophas Major.
" ...	May 5, '99	.....	
" ...	May 30, '99	.....	
" ...	July 28, '99	.....	
" ...	Dec. 28, '99	.....	
" ...	Oct. 18, '99	.....	
" ...	July 22, '99	.....	Exécuteur testamentaire de feue Angélique M. A. C. DeLisle.
" ...	Aug. 21, '99	.....	
" ...	July 8, '99	.....	In trust pour sa nièce Yvonne Raymond.
" ...	" 12, '99	.....	
" ...	Dec. 21, '99	.....	
" ...	April 24, '99	.....	
" ...	Feb. 11, '99	.....	
" ...	May 12, '99	.....	
" ...	Sept. 26, '99	.....	
" ...	June 10, '99	.....	
" ...	Oct. 20, '99	.....	In trust pour sa fille Sophie (Décédé).
" ...	Sept. 11, '99	.....	In trust for daughter Yvonne.
" ...	Dec. 23, '99	.....	
" ...	" 23, '99	.....	
" ...	June 6, '99	.....	
" ...	Oct. 16, '99	.....	
" ...	July 31, '99	.....	
" ...	April 1, '99	.....	
" ...	Mar. 2, '99	.....	
" ...	Aug. 31, '99	.....	
" ...	June 3, '99	.....	
" ...	Oct. 20, '99	.....	
" ...	Jan. 24, '99	.....	Tuteur pour fils mineur Hubert (dead).
" ...	May 23, '99	.....	
" ...	Mar. 10, '99	.....	
" ...	Aug. 2, '99	.....	In trust for son Bruno.
" ...	June 19, '99	.....	
" ...	May 29, '99	.....	
" ...	Dec. 26, '51	.....	Dead.
" ...	Mar. 19, '52	.....	

Montreal City and District Savings Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			7,202 07	
	Curran, Ellen			85 26	Montreal
	Connolly, Bridget			423 87	"
	Conseil Central de Tempérance			40 60	
	Cusack, Walter			5 99	Montreal
	Cuthbert, John			22 47	"
	Coulombe, Catherine			82 83	"
	Chevalier, Eliza, Mrs. Gierch			13 70	10 St. Lambert St.
	Carré, Marie			5 72	Sorel
	Clark, William			3 38	Côte St. Luc
	Cholette, Rév. Flavien			3 64	St. Polycarpe
	Clark, O. H. E			6 82	St. Denis St
	Cohen, Laurence			19 95	Montreal
	Canada West Mining Co			18 85	
	Cameron, Alexander			120 15	
	Carroll, Patrick			3 26	Montreal
	Conover, Evelyn			7 60	270 St. Antoine St.
	Carter, Edward			13 13	Montreal
	Chapman, Elizabeth, Mrs M. Lapham			7 26	Cornwall, Eng
	Clifford, Milcha, widow P. Dawson			3 52	Yorkshire, Eng
	Carter, Mary E., Mrs. J. P. Brimley			23 30	7 Burnside Place
	Cain, Joseph			4 54	Montreal
	Carlysle, J. & W. C			19 89	"
	Clancey, Margaret, Mrs. Walsh			1 83	
	Clark, James			4 48	28 Bernard St.
	Charron, Charles			2 24	Montreal
	Church, Sarah			9 65	"
	Clarke, James			2 42	"
	Clark, Octavia H. Y			6 76	St. Denis St
	Costello, Mary A., Mrs. O. H. Clark			31 00	"
	Choquette, Clara			49 26	Montreal
	Crawford, Victoria E., Mrs. J. Modden			4 36	
	Curran, John			2 46	82 Colborne
	Cleary, Catherine, Mrs. J. Flynn			109 26	Montreal
	Cronin, Wm. F			3 29	"
	Cunningham, Eliza			3 50	89 Bleury
	Curtis, Joseph W			1 63	Montreal
	Cooper, Jane			3 16	"
	Cook, Albert			23 50	102 Mansfield
	Carmody Bros			2 24	118 St. Lawrence
	Conroy, Right Rev. Geo			1 63	
	Coffin, Lucie, Mrs. P. Lamothe			4 88	Montreal
	Courtney, Alex			2 61	Bleury
	Carlysle, Frs. E., Mrs. S. McConkey			1 52	Montraal
	Crawford, Victoria E., Mrs. J. H. Madden			5 86	1454 Ste. Catherine St
	Craig, Charles			2 71	Montreal
	Clarke, James			14 78	28 St. Bernard
	Chaturn, James N			4 73	29St. Chs. Borrommée
	Conogham, John N			1 78	72 McGill St
	Clerk, Alexander H			7 90	16 Phillips Square
	Carmel, L. A. E			3 87	336 St. Paul St
	Chaffey, Catherine			4 34	16 St. Bernard
	Cheffers, Télesphore			8 87	St. Polycarpe
	Cullinan, Johanna B			2 39	Montreal
	Carried forward			8,470 71	

Banque d'Economie de la Cité et du District de Montréal.

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	Month Year		
Head Office	Nov. 17, '56		
"	Oct. 5, '57		
"	May 10, '62		
"	July, 17, '63		In trust.
"	Jan. 13, '63		Dead.
"	Mar. 24, '65		
"	Dec. 7, '65		
"	Aug. 2, '70		
"	Mar. 4, '70		
"	June 12, '66		Pour la fabrique de St-Polycarpe.
"	Oct. 2, '71		
"	Dec. 11. '72		
"	Aug. 6, '72		
"	" 6, '72		
"	Oct. 11, '72		
"	Feb. 2, '72		
"	Oct. 1, '72		For estate Brooke.
"	July 3, '72		
"	June 28, '73		
"	July 3, '72		
"	May 23, '74		
"	July 18, '66		
"	May 25, '75		
"	June 27, '77		
"	April 14, '74		
"	Aug. 2, '77		
"	" 1, '78		
"	July 1, '69		
"	June 3, '70		
"	Mar. 6, '74		
"	Sept. 30, '75		
"	July 5, '75		
"	June 15, '81		Dead.
"	Mar. 22, '77		
"	Aug. 17, '76		
"	April 27, '77		
"	July 4, '77		
"	Aug. 18, '81		
"	Jan. 12, '81		
"	Dec. 13, '77		
"	July 4, '84		
"	Aug. 30, '75		
"	Feb. 19, '81		
"	Oct. 1, '79		
"	Dec. 24, '79		
"	April 15, '79		
"	June 15, '80		
"	Sept. 17, '85		
"	June 30, '82		
"	" 30, '83		
"	Dec. 29, '82		
"	July 23, '81		
"	Nov. 27, '82		

Montreal City and District Saving Bank—

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		$ cts.	$ cts.	$ cts.	
	Brought forward			8,470 71	
	Corriveau, C. J			187 64	Montreal
	Courtemanche, Amélie			2 10	425 Lagauchetieré
	Coderre, Télesphore			2 09	89 St. Antoine
	Carroll, Rev. Thos. N			3 53	Contrecœur
	Corporation of Woman's Hospital			19 23	51 St. Andrew St.
	Clearihue, Alexander H			1 73	163 Cadieux
	Court, James			9 03	22 St. John St
	Charron, Thersèle			5 37	Longueuil
	Chenier, Benjamin			2 33	Montreal
	Coverton, Frederick			1 41	41 St. Jean Baptiste.
	Crathern, John C			1 82	699 Sherbrooke
	Cooke, Joseph			2 78	131 Drolet St
	Chisholm, Thomas J			3 28	847 Ste. Catherine
	Cleary, Peter J			4 73	20 Ottawa St
	Cooke. G. L			4 50	298 St. James St
	Colquhoun, Victoria			3 24	10 St. Constant
	Charest, Henriette			9 14	Longue Pte. Asylum
	Craik, Robt., Howden, M. F. and Howden, J			17 84	Montreal
	Clark, Mary N., Mrs. J. N. Soult			1 63	St. Albans, Vermont
	Clément, Onésime			2 54	72 Turgeon, St. Henri
	Carrière, Louis			3 90	556 Sanguinet
	Coveney, Catherine			102 52	366 Lagauchetière.
	Cullinan, Andrew			15 26	Montreal
	Coburn, Mary			7 10	1524 Ste. Catherine
	Cooper, Frederick			1 65	35 Fulford St.
	Cassant, Philomène, Mrs. R. Frigon			14 78	Montreal
	Cassidy, Mary, Wid. F. Gillies			9 83	72 Murray
	Cléroux, Rosanna, Mrs. D. Bérnard			2 78	319 Geo. Hypolite
	Chapleau, Hall, Nicholls, Brown, Carter & Goldstein			166 19	
	Campbell, William			1 99	53 McGill Coll. Ave.
	Chaput, Délia, Mrs. Alex. Dumoulin			2 68	239 St. Joseph
	Carroll, H. F., Mrs. G. Carroll			1 97	504 St. Denis
	Cater, Elizabeth, Mrs. J. B. Sparrow			4 84	172 Mance St
	Clendinning, Rachel A., Mrs. W. G. Whithers			1 82	837 Palace
	Carson, George			1 44	39 Donegani St
	Chester, Wilhelmina, Mrs. Wm. New			26 72	93 German St.
	Côté Marguerite Mde A. Paquette			2 09	186 St. J. Baptiste
	Cameron, Charles M			*2 03	
	Cunningham, Edward			13 43	54 Lagauchetière
	Campbell, Mary H., Mrs. Geo. A			54 37	16 Ste. Helen
	Coulson, Elizabeth E			2 85	794 Palace st
	Cadieux, Wilfrid			1 45	1893 Ste. Catherine
	Ceuvillier, Maurice			9 18	Montreal
	Cusson, Napoléon			1 72	211 McGill st
	Cummings, Rhoda S			2 78	Mount Gen. Hospital
	Cornell, James			12 09	
	Corcoran, Mary A., Mrs. J. P. Bamford			3 50	110 Laval ave
	Chapple, Reginald J. E			4 75	827 Palace
	Clément, Alfred			3 32	Lachine
	Carmichael, R. A			6 79	
	Carried forward			9,242 49	

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	Month Year		
Head Office	Nov. 24, '85		
"	Dec. 19, '81		
"	May 16, '85		
"	Aug. 23, '81		In trust for sister Annie.
"	June 14, '82		
"	May 22, '83		
"	July 22, '78		Assignee estate John Smith.
"	" 9, '84		
"	May 12, '86		
"	Nov. 5, '81		
"	Dec. 4, '85		
"	May 11, '82		
"	Feb. 23, '79		
"	Dec. 28, '76		
"	Jan. 31, '77		
"	June 20, '82		
"	" 23, '86		
"	Dec. 6, '78		
"	" 15, '86		
"	June 19, '85		
"	Feb. 8, '83		
"	Mar. 31, '87		
"	Feb. 17, '87		For son A. P.
"	June 22, '86		
"	Apr. 26, '87		
"	Nov. 5, '88		
"	June 15, '88		
"	April 10, '88		
"	" 17, '88		
"	" 28, '88		
"	" 13, '89		
"	Feb. 8, '89		
"	July 15, '89		
"	April 29, '89		
"	July 31, '90		
"	Sept. 25, '90		In trust for son Chester New (dead).
"	Oct. 11, '90		
"	Feb. 7, '91		
"	Feb. 24, '91		
"	May 16, 91		
"	Dec. 10, 91		
"	Sept. 12, 91		
"	Feb. 20, '91		Dead.
"	Nov. 10, '88		
"	July 24, '91		
"	June 26, '91		
"	Dec. 2, '92		
"	May 27, '92		
"	Oct. 9, '92		
"	Feb. 1, '92		Dead.

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		$ cts.	$ cts.	$ cts.	
	Brought forward			9,242 49	
	Clendenning, Elizabeth J			4 20	169 St. Antoine
	Cross, A. G			2 28	182 St. James
	Clift, Christopher			1 70	
	Cass, Sarah, Mrs. M. Cass			4 40	23 Berri st
	Commercial Mutal B. Soc			1 96	
	Chénier, Pierre B			21 48	St. Télesph. Co. Soul.
	Cousineau, Elizabeth			5 69	Caledonia Springs
	Corcoran, R. E			2 26	28 Berri
	Coughlan, Ellen			2 27	1642 Ontario
	Campbell, Frank T			11 87	
	Coupal, Sixte			11 98	St. Jovite Co. Terreb.
	Coulson, Robert B			1 80	Temple Building
	Cooke, Elizabeth B., Mrs. Henry L. B. Wood			3 11	66 Laval ave
	Campbell, Francis			2 32	533 St. Dominique
	Christie, Jessie A., Mrs. J. A. Robertson			3 30	87 Mackay st
	Charbonneau, Ferdinand			4 56	159 St. Andre
	Charpentier, Elodie, Mde. P. L. Lamalice			1 96	364 Dorchester
	Clermont, Jubenne, Vve. Jos. Therrien			4 08	St. Vincent de Paul.
	Chauvin, Louis			5 47	
	Cave, Mary			6 70	34 Chomedy st
	Chénévert, Berthe, Mde. A. Bonin			4 83	Jac. Cartier sq
	Cruly, Henry			71 51	91 Rivard
	Cowan, Edward			1 31	Hemmingford
	Cowan, Edward			1 31	Hemmingford
	Cushing, Francis M. H			5 34	4 Sussex st
	Coady, Mary A., Mrs. Robt. A. Love			12 39	173 Nazareth
	Craven, Mary, Mrs. W. J			33	Longueuil
	Cohalane, Jane, Mrs. M. Cassidy			1 18	868 Palace st
	Cox, Blanche, Mrs. Anderson			2 03	67 Ste. Famille st.
	Coursol, M. Lse, M. O. Gagnon			6 84	47 Ernest
	Charlebois, Joseph			5 76	Pte. Claire
	Callaghan, Félix			1 31	160 St. Peter
	Charbonneau, Mexelie, Mde. G. Lépine			4 06	
	Charbonneau, Mexelie, Mde. G. Lépine			4 06	
	Charbonneau, Mexelie, Mde. G. Lépine			4 06	
	Cripps, Harry			3 70	139½ Stanley
	Clément, Wilfrid			2 54	18 Vallée st
	Cimon, Emma, Mde. J. A. Painchaud			5 48	Room 101, T. Building
	Cunningham, Agnes, Mrs. H. Cotman			8 69	157 Shearer
	Coghlan, Denis			1,165 71	New York
	Considine, Thos. B			1 47	Bleury st
	Christopherson, Lousia J., Mrs. C Ballard			13 19	163 Laval st
	Chaffee, H. F			1 97	136½ St. James st
	Charbonneau, Prosper			356 38	
	Chandler, F. C			1 72	101 Shuter
	Collins, Thomas C			221 41	
	Carried forward			11,255 46	

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	Month Year		
Head Office	Jan. 21, 92		
"	Mar. 15, '93		In trust No. 2.
"	Dec. 22, '93		
"	Jan. 19, '92		
"	Jan. 30, '92		
"	Sept. 28, '93		
"	" 23, '93		
"	" 14, '93		
"	Mar. 12, '92		
"	July 7, '93		
"	Mar. 5, '91		Dead.
"	Nov. 21, '92		In trust for son Robert B.
"	Feb. 9, '93		
"	Jan. 9, '94		
"	April 6, '99		
"	" 9, '94		
"	May 19, '91		
"	April 26, '99		
"	May 2, '99		
"	April 25, '99		
"	Feb. 22, '99		
"	May 8, '94		
"	April 22, '94		In trust for son Wm. James B.
"	" 22, '94		In trust for daughter Mary H. H.
"	" 25, '99		
"	" 30, '94		
"	Sept. 19, '94		
"	July 6, '99		In trust for son Norman Cassidy.
"	June 2, '94		
"	Nov. 15, '93		In trust for son Edouard Coursol Gagnon.
"	Sept. 5, '94		
"	May 29, '94		
"	Mar. 28, '94		In trust for daughter Blaudine.
"	" 28, '94		In trust for daughter Eva.
"	" 28, '94		In trust for son Odilon.
"	Sept. 12, '99		
"	" 6, '99		
"	June 4, '94		
"	Sept. 1, '94		
"	Feb. 11, '95		
"	April 24, '95		
"	July 8, '95		
"	June 3, '99		
"	Oct. 7, '99		
"	Aug. 27, '94		
"	Dec. 1, '99		

Montreal City and District Saving Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			11,255 46	
	Chandler, Geo. H			1 33	32 Lorne ave
	Cormier, Amédée			3 56	L'Assomption
	Courtney, Maggie, Mrs. Thos. Webber			1 61	38 Ruelle Hypolite
	Crough, Carrie			2,500 16	40 Brousdon Lane
	Catelli, Martin P			4 38	318 Craig st
	Chenier, Maria			1 26	415 St. Laurent
	Campbell, Bridget, Mrs. J. Keating			5 18	235 Bleury st
	Coste, Frédéric			1 75	United States
	Clelland, Alexander			4 93	1709 N. Dame st
	Charpauny, Mathilde, Mde. A. Vidal			2 89	75 St. Chas. Borr
	Campbell, Katie, Mrs. M. Kerns			1 50	53a Park ave
	Campbell, Chas. S			17 01	11 Hospital
	Costen, F. W			1 61	134 Durocher
	Colynhom, Philip			1 37	67 McTavish
	Clark, Rolland			1 26	560 Hypolite
	Copping, Margaret F., Wid. R. Robert			4 66	24 Upper Park ave
	Chartand, Fabien			2 39	St. Frs. de Sales
	Carriére, Hormidas			2 50	
	Chaussé, Henriette, Mde. A. Dufresne			7 45	330 St. Laurent
	Chartrand, Malvina, Mde. J. Beauchamp			6 86	259 St. Christophe
	Cullens, James			1 89	8 Donegile
	Cardin, Adulice, Vve. M. Levreault			366 34	
	Campbell, Colin			8 88	22 Ste. Monique
	Clerk, Alton F			16 32	91 St. Frs. Xavier
	Clerk, Alton F			16 32	91 St. Frs. Xavier
	Courteau, Chas. E			65 39	1201a Mignonne
	Clarke, John C			20 03	1116 St. Denis
	Cooper, William A			2 72	Windsor st
	Carley, Edmund H			2 55	8 West 136 st. N.Y.
	Cloutier, Josephine, Mde. H. Allard			6 60	411 Craig st
	Cooper, Irène B			2 88	115 Ste. Famille
	Chapman, Wm. H			1 83	
	Cleaver, Hugh S			2 39	Mallory town, Ont
	Cornell, Jas			76 01	33 Wolfe st
	Christie, Jessie A., Mrs. J. A. Robertson			6 10	Chambly Canton
	Cook, Arthur E			5 23	
	Conway, Louisa J., Mrs. W. E. Cooper			35 52	115 Ste. Famille
	Croser, Mary			18 83	55 Church
	Copland & Co., Herman			1 71	2489 Notre Dame
	Cookson, Sethur			12 58	96 Grey Nun
	Carruthers, Arthur			5 36	
	Coates, W. A			3 98	279 St. Chas. Borromé
	Cox, Agnes, Mrs. J. P. Curran			4 09	1 Ste. Agnes
	Cuddihy, Jno			8 67	544 Cadieux
	Carlson, Ida			2 10	557 Cadieux
	Cloutier, Joséphine, Mde. H. Allard			1 82	411 Craig
	Cassell, James			1,059 93	Boston, Mass
	Cantlie, George S			4 49	
	Carried forward			15,589 08	

Banque d'Economie de la Cité et du District de Montréal,

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Head Office	Feb. 5, '94		In trust for son Ernest C.
"	July 10, '94		
"	Dec. 14, '94		
"	Feb. 7, '99		
"	June 21, '95		
"	April 25, '95		
"	" 11, '95		
"	Feb. 5, '95		
"	June 26, '95		
"	Oct. 19, '95		
"	" 16, '95		
"	Sept. 10, '95		
"	May 29, '95		In trust for daughter Katie Agnes.
"	Sept. 21, '96		
"	" 24, '96		
"	Dec. 2, '96		
"	Mar. 18, '96		
"	Sept. 8, '96		
"	Mar. 6, '96		
"	Nov. 5, '96		
"	Sept. 18, '96		
"	June 3, '96		
"	Mar. 30, '96		
"	Dec. 29, '96		In trust for son Hartland Alex Clerk.
"	" 29, '96		In trust for son Blair, Molson Clerk.
"	Aug. 10, '96		
"	Feb. 3, '96		In trust for Arthur Y. Wilkes.
"	Nov. 12, '96		
"	Feb. 2, '96		
"	Dec. 10, '96		In trust for daughter Joséphine.
"	" 17, '97		
"	Sept. 17, '97		
"	June 4, '97		
"	Nov. 27, '97		
"	Dec. 6, '97		In trust for daughter Elizabeth Mary.
"	Sept. 16, '97		
"	Dec. 31, '97		
"	Mar. 26, '97		
"	May 10, '97		
"	Aug. 18, '97		In trust for Aldyth Marjorie Cookson.
"	June 2, '97		
"	Mar. 22, '97		
"	June 7, '97		
"	Sept. 18, '97		
"	Oct. 16, '97		
"	Mar. 19, '97		In trust for daughter Corinne.
"	July 19, '97		
"	Feb. 11, '97		

Montreal City and District Savings Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			15,589 08	
	Cassant, Joséphine			1 28	131a St. Laurent
	Clunic, Mary E			29 81	Lachine, P.Q.
	Cardinal, Prescille			1 68	Ste. Geneviève
	Courteau, Mélanie			6 30	116 St. Maurice
	Cohen, Lyon & Levy, Aaron			20 03	36 Prince st
	Coy, William H			43 72	185 St. James
	Caverhill, J. L			8 86	29 St. Peter st
	Cross, Selkirk			2 89	
	Clarke, Michael			6 03	227 Ottawa
	Coleman, Annie, wid. John Kyley			371 32	243 Grand Trunk
	Conway, Susan, Mrs. R. Stewart			2 36	55 Hypolite
	Cherrier, Come S			4 76	Laprairie
	Chalifoux, J. H			3 56	88 Locust st. Haverhill, Mass
	Cunningham, Marion, Mrs. A. Cameron			1 21	6 Phillip's Place
	Church, Robert			2 42	31 Fulford st
	Castle, John			19 31	20 University st
	Cullans, Bridget			4 15	365 Mountain st.
	Couture, J. D			13 93	212 St. Laurent
	Campbell, Oswald			1 30	370 St. James
	Clendinning, Samuel			9 65	666 Craig
	Charron, Alfred			4 71	St. Hubert
	Cannon, Mary			2 03	Montreal South
	Cohen, Isaac			10 26	53 Argyle Ave
	Chapman, Jno. H			4 30	42 St. Mathew
	Coupal, Wilfrid			12 22	117 St. Paul
	Chaplin, Mary T			28 74	4946 W. Ave West'm
	Carmichael, Ann, Mrs. R. Falton			49 75	127 Metcalfe
	Crevier, Albina, Mde F. Charette			18 22	55 St. Philippe, St. Henri
	Campbell, Nora H., Mrs. R. Campbell-Nells			34 17	Montreal
	Cherry, Robert J			1 26	21 Richmond sq
	Cameron, Florence, Mrs. J. A. Garvin			7 54	
	Cardinal, Louis			1 30	
	Cutter, Mary E., Mrs. T. Dwane			9 95	225 Bleury st
	Cholette, Polycarpe			5 75	St. Dominique des Cèdres.
	Cooke, F. Wm			1 49	555 St. Urbain
	Cameron, Robert A			2 25	514 "
	Carrier, Georgiana, Vve. L. Boisvert			1 41	547 Lagauchetière
	Coupal, Camille			1 30	St. Jovite, Co. Terre'
	Constantin, Arthur T			2 22	
	Coursol, Marie Lse, Mde O. Gagnon			44 18	47 Ernest
	Clarke, Ada B., Mrs. G. G. Gales			3 53	253 Guy st
	Cross, Wm. H			12 76	150 Côte des Neiges R
	Charron, fils, François			8 43	St. Hubert
	DeGolyer, Anna M			4 00	Montreal
	DeGolyer, Kate E			4 66	Sanguinet st
	Donaghue, Mary, Mrs. R. Sparkles			44 76	Mountain st
	Davis, Jane			3 45	Phillip's Square
	Dubois, Maurice A			34 86	Montreal
	DeBeaujeu & DeBeaujeu, R			1 85	
	Decarie, Marguerite			25 24	Côte des Neiges
	Carried forward			16,529 24	

SESSIONAL PAPER No. 7

Banque d'Economie de la Cité et du District de Montréal.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Head Office	July 2, '98		
"	Nov. 23, '97		
"	Jan. 19, '98		
"	Nov. 2, '98		
"	Sept. 12, '98		In trust for Hebrew Citizenship Ass'n.
"	" 16, '98		
"	Oct. 13, '98		
"	July 16, '98		In trust A. H. E.
"	Dec. 1, '98		
"	Feb. 25, '98		
"	Oct. 25, '98		In trust for son Harold.
"	Sept. 17, '98		
"	Mar. 14, '98		
"	Feb. 19, '98		In trust for Lilly Cushbertson.
"	Sept. 4, '97		
"	April 20, '98		
"	Sept. 8, '98		
"	July 2, '98		
"	Dec. 23, '98		
"	May 21, '98		
"	Feb. 4, '98		
"	Dec. 4, '97		
"	Oct. 24, '98		In trust for sister Sarah.
"	Sept. 20, '98		
"	July 18, '98		
"	Aug. 15, '98		
"	Mar. 25, '98		
"	June 15, '99		
"	Jan. 4, '99		
"	Aug. 9, '98		
"	April 26, '99		
"	Jan. 3, '99		
"	Aug. 31, '98		
"	Nov. 24, '99		
"	June 12, '99		
"	May 6, '99		
"	April 28, '99		
"	May 25, '99		
"	Sept. 22, '99		
"	Nov. 24, '99		In trust for daughter Adine.
"	Mar. 2, '99		
"	Nov. 10, '99		
"	Nov. 25, '99		
"	Aug. 11, '63		
"	June 23, '64		
"	Mar. 17, '69		
"	June 11, '67		
"	April 21, '70		
"	June 11, '70		
"	Jan. 30, '71		

Montreal City and District Saving Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			16,529 24	
	Doherty, Thomas J			2 99	Montreal
	Dubois, E. A.			2 17	Côte des Neiges
	DeGaspé, Adélaïde C., Wid. deB'jeu			2 37	Montreal
	Dean, Eliza			4 39	1044 Ste. Catherine
	DeGaspé, Adélaïde C., Wid. deB'jeu			2 13	Montreal
	Delva, Cyrille			14 38	
	Davis, John			3 14	Montreal
	Dufresne, Joseph			3 38	St. John, P.Q.
	Desmarais, Philomène, Mde Benoit			9 95	
	DeBeaujeu, G. R.			2 87	Coteau du Lac
	Douglass, Margaret, Mrs. J. Ramage			3 31	Côte des Neiges
	Denis, Joseph			2 30	22 St. Philippe
	Dunlop, John			4 64	Montreal
	Duggan, Ann			2 81	"
	David, Alfred			9 16	Laprairie
	DeBeaumont, Alfred L			1 76	Montreal
	Drugan, John			7 10	Mignonne st.
	DeCastian, Victor			2 33	Montreal
	Devine, Ellen, Wid. J. Corcoran			6 73	"
	Donegan, James & wife, Annie Harker			4 18	81 St. Joseph
	Donnelly, Hugh			117 08	Montreal
	Dompierre, Henriette			9 59	250 Notre Dame st.
	Donnelly, Eliza, Mrs Donnelly			3 31	19 St. James
	Decarie, Pierre C			10 64	St. Laurent
	Darling, Adam			3 96	417 St. Paul
	Donnelly, Michael			13 68	716 Bonaventure st.
	Ducharme, L., Mrs. F. Hardy			4 35	
	Dauphin, Henri A			3 06	740 Ste. Catherine
	Dufresne, Joseph O. J			2 03	31 St. Hubert
	Doherty, John			16 81	170 Ann st.
	Dorval, Lumina			1 41	161 Sanguinet.
	Dwane & O'Brien			4 36	Montreal
	Davidson, Walter			5 88	132 Hypolite st.
	Davidson, Margaret			99 77	Montreal
	Davidson, A. E., Mrs. R. J. E. R. Davidson			85 52	Frelighsburg
	Demers, Jean Bte			3 36	Montreal
	Dowdall, John			5 29	16 Balmoral
	Demers, Augustin Paul			24 93	109 Champ de Mars.
	Davis, M. B			1 61	56 McGill st.
	Drummond, Hon. L. T			1 48	
	Dervericker, Mary E., Mrs. J. Robinson			8 42	579 Sanguinet st
	Delorme, Edouard			2 91	near St. Law'ce Mk't
	Derome, L. J. A. & Laurin, Cyrille			1 54	
	Dubé, Elmire, Mde R. Andegrave dit Champagne			3 49	573 Sanguinet.
	Durocher, Rose, Mde J. L. Latour			1 62	1634 Notre Dame
	Donnelly, Eliza, Mrs. C. Dowling			1 68	70 Plymouth Grove.
	David, Magloire			1 54	
	Dumphy, Mr.			628 08	Montreal
	Doyle, Warren A			5 45	138 St. Bonaventure.
	Duquette, W. F			13 85	110 St. Antoine
	Carried forward			17,708 03	

SESSIONAL PAPER No. 7

Banque d'Economie de la Cité et du District de Montréal.

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	Month Year		
Head Office	Feb. 8, '72		
"	June 3, '74		
"	Jan. 15, '74		
"	May 2, '73		
"	Jan. 15, '74		
"	Mar. 7, '74		
"	Oct. 27, '77		
"	Oct. 23, '73		
"	Jan. 2, '78		
"	Nov. 5, '75		In trust.
"	May 27, '79		
"	June 1, '80		
"	May 21, '81		
"	Nov. 15, '81		
"	June 1, '74		
"	June 24, '79		
"	May 7, '78		
"	Sept. 3, '83		
"	June 8, '80		
"	Feb. 10, '85		
"	Dec. 29, '77		
"	Mar. 24, '84		
"	Jan. 14, '86		
"	July 18, '84		
"	Sept. 3, '86		In trust.
"	Mar. 10, '84		
"	June 18, '79		
"	July 14, '84		
"	July 2, '80		
"	Oct. 28, '84		
"	Dec. 28, '86		
"	Sept. 2, '75		
"	Sept. 5, '85		
"	Jan. 24, '85		
"	April 2, '84		
"	Aug. 13, '84		
"	April 3, '84		
"	Nov. 4, '81		
"	Oct. 26, '85		
"	May 23, '78		
"	Dec. 1, '86		
"	Sept. 7, '81		
"	Jan. 2, '83		Soc. de bonsecours en faveur des malades.
"	June 13, '87		
"	Mar. 26, '87		
"	Nov. 7, '87		
"	Jan. 27, '88		
"	July 4, '88		Curator to Mr. T. Donnelly's child to be born.
"	Nov. 23, '87		
"	Nov. 22, '88		

Montreal City and District Saving Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			17,708 03	
	Dubé, Philomène			2 18	Longueuil
	Descarries, Marie			1 49	Notre Dame de Grace
	Doucet, H. G			1 62	2359 Ste. Catherine
	Dequoy, J. E.			1 93	10 Fortification lane
	Driver, Edward			1 44	31 St. Maurice
	Dunn, Mary, Wid. Hy. Hubert			4 40	70 Colborne st
	Davis, Hannah, Wid. Isaac Davis			5 05	213 St. James
	Dubois, William			3 05	78 Sanguinet
	Dostaler, Martin d'A			16 15	Joliette
	Durand, Philomème L			6 41	124 Chenneville
	Dessaulles, Caroline, Mde F. L. Beique			42 16	Montreal
	Dunn, Joséphine			2 61	Côte St. Paul
	Desmarteaux, David			2 19	Longueuil
	Demers, Benjamin			4 74	Ste. Geneviève
	Devricks, Ellen, Mrs. W. J. Robinson			2 10	Côte des Neiges
	Devricks, Ellen, Mrs. W. J. Robinson			1 27	"
	Donovan, Frank			4 39	
	Duquette, Napoléon			2 30	Lachine
	Dunn, Gertrude			7 89	At Montreal General Hospital
	Dufault, Sergius			3 76	
	DeMontgolfier, Léon			60 97	870 Lagauchetière
	Dunlop, Bernard			14 98	149 Bleury
	Dagenais, Louis W			7 89	156 St. Dominique
	Douglas. Hamilton, sr.			19 46	Keewatin
	Doherty, T. J. & Gauthier, Thomas			193 09	
	Demers, Dorila, Mde H. Milette			2 25	460 St. Jacques
	Dawson, Mabel B			76 30	68 McGill Coll. Ave.
	DeSalaberry, Réné			1 39	73 St. James
	Devine, Tessie A. M			1 28	Côte St. Antoine
	Day, E. and DeBlois, A.			3 13	112 Ann St
	Dooley, Michael			4 32	33½ Alexander
	Dawson. Annie G			64 62	68 McGill Coll. Ave.
	Davies, Jennie C., Mrs. Fred. O			9 10	22 Plateau
	Durocher, Esdras			9 65	58 Lacroix
	Derouin, Euphrasie, Mde S. Rousseau			3 95	251 St. Denis
	Davis, Moses			2 24	
	Desnoyers, Lucie, Mde S. Godard			3 22	66½ St. Urbain
	Daly, Julia, Mrs. M. Dinning			1 37	
	Davidson, Marie A., Mrs. T. Davidson			2 53	At N.D. de Lourdes.
	Daniel, Janet, Mrs. G. E. Patch			1 56	29 Argyle Ave
	Dandheu, Catherine, Mrs. W. H. Boyle			12 37	25 Shannon St
	Daly, Isabella, Mrs. Jos. Daly			9 26	9 Lachine
	D'Orsonnens, Arthur			1 31	105 Dubord
	Delorme, Gustave M			2 66	58 St. Frs. Xavier
	Dagenais, Emélie, wid. P. Gohier			12 09	Côte des Neiges
	Daigneault, S			4 93	219 St. Hypolite
	Dwyer, Patrick			99 07	
	Delisle, Auguste and Arthur			44 52	Montreal
	Carried forward			18,494 67	

Banque d'Economie de la Cité et du District de Montréal.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Head Office.	June 26, '88		
"	April 4, '88		
"	Dec. 20, '88		
"	April 28, '88		
"	Nov. 2, '88		
"	Jan. 12, '89		
"	June 26, '89		In trust for Dora Brown.
"	July 9, '89		
"	May 10, '89		
"	Feb. 4, '89		In trust for nephew Jos. Legault.
"	Dec. 17, '89		
"	Mar. 26. '90		
"	Nov. 12. '89		
"	Mar. 11, '91		
"	May 1, '91		
"	" 1, '91		
"	Jan. 30, '91		
"	Aug. 29, '91		
"	" 19, '91		
"	April 9, '92		
"	July 7, '92		
"	" 4, '92		
"	Dec. 19, '92		
"	Jan. 4, '92		In trust for son Hamilton.
"	Mar. 31, '92		Trustees estate late D. McClanaghan.
"	Nov. 18, '93		
"	Jan. 18, '93		
"	Oct. 18, '93		In trust for sisters Alice and Thérèse.
"	April 4, '93		
"	Oct. 31, '91		
"	May 29, '93		
"	Jan. 18, '93		
"	Sept. 6, '93		
"	April 10, '94		Pour sa fille Léa.
"	May 27, '91		
"	Nov. 10, '94		In trust for son Angus.
"	Feb. 22, '94		
"	" 16, '94		
"	Mar. 17, '93		
"	May 26, '94		
"	Oct. 14, '94		Dead.
"	July 26, '94		
"	Oct. 12, '94		
"	Nov. 2, '94		
"	" 30, '94		
"	Oct. 9, '93		
"	Jan. 3, '94		Dead. Warden taken to mind children of late Hy. Mooney.
"	Dec. 7, '94		

Montreal City and District Savings Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			18,494 67	
	Dunn, Mary A., wid. J. Cardinal			3 96	350 Seigneurs
	DeLorimier, Ada, Mde A. Magnan			1 27	458 Rachel
	Derosay, Marancer, Mrs. J. Levy			55 75	1 Drolet St
	Dastous, Albina, wid. W. Dastous			12 98	103 St. Antoine
	Dawson, Samuel E			19 78	
	Drolet, Gustave A			4 39	Montreal
	DeLorimier, Alex			1 50	Caughnawaga
	Dunlop, G. C			39 76	9 St. Sacrement
	Drouin, Clémentine, Mrs. G. Dasylva			7 81	317 Laval Ave
	Desforges, Georgiana			155 30	15 Dalhousie
	Delorme, Charles E			1 32	47 McGill Coll. Ave.
	Doull, Jane, Mrs. O Hara Baynes			7 72	
	Drolet, Joseph			21 39	51 Perthuis
	DeLong, Fredricka W., Mrs. W. Nelson			2 88	2712 Ste. Catherine
	Duquette, J. A. and Goulet, J. J			7 44	
	Duckworth, Wm			6 76	St. Lambert
	Deslauriers, Corinne, Mde W. St. Pierre			7 50	65 Beaver Hall
	Dewitt, W. E			27 40	217 St. Joseph
	Duffy, Kate, Mrs. Dan. Gilmour			17 27	1371 Dorchester
	Drummond, Alexander McD			12 98	Petite Côte
	Drummond, Alexander McD			19 52	"
	Drummond, Alexander McD			6 47	"
	Desormeaux, Isaïe			35 58	St. Martin
	Desbarats, Jessie A., Mde J. Doucet			2 03	
	Danks, Ethel G., Mrs. F. Ansley			3 26	70 Laval Ave
	Douglass, Robert			2 57	77 Bleury
	Dubeau, Sophie, Vve. Eusibe Crevier			15 00	St. Laurent
	Dunning, E. S			1 90	Windsor Hotel
	Dupuis, Alex			1 24	79 Pie IX Maisonneuve
	DeRocheblave, Elmire			1 28	Montreal
	Davison, Margaret, Mrs. R. S. Auld			4 51	Cor. Atwater & St. Antoine
	Davidson, Rev. J. Burrows			52 58	Frelighsburg
	Deneau, Louis			5 54	1 Bonaventure Ter'ce
	Doucet, Elodie, C			1 61	410 St. Denis
	Davis, Elizabeth, Mrs. Jas. Cornell			1 82	705 Dorchester
	Desgnert, S			5 19	
	Donegan, Martha			330 97	822 Sherbrooke
	Deslauriers, Adeline, Mde J. Théoret			1 50	
	Daly, Maria			619 66	144 Mansfield
	Desautels, Georgina			46 62	Sault au Récollet
	Dwyer, Patrick			6 59	27 Phillip
	Duguay, Marie Lse., Mde J. Viau			1 76	Lachine
	Daunais, Amanda, Mde O. Toupin			21 93	Cor. Hermine & Craig
	Doré, Napoléon			3 79	Lachine
	Dufresne, Chas. Ant			5 72	Wicklow
	Dillon, Richard L			1 34	30 St. Frs. Xavier
	Duncan, Jas. W., jr			1 40	2792 St. Catherine
	Davis, Maurice E			88 15	1010 Sherbrooke
	Desbarats; Wm. A			7 42	73 St. James
	Carried forward			20,206 78	

Banque d'Economie de la Cité et du District de Montréal.

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	Month Year		
Head Office	Feb. 6, '94		
"	Nov. 30, '95		In trust pour sa fille Aline.
"	Jan. 7, '95		In trust for daughter.
"	Dec. 27, '95		
"	Nov. 15, '95		
"	May 10, '95		
"	July 11, '95		
"	Dec. 11, '95		In trust for G. J. D.
"	Sept. 23, '95		
"	Jan. 21 '95		
"	Sept. 9, '95		
"	June 17, '95		
"	Sept. 10, '95		
"	Dec. 11, '95		
"	June 5, '95		In trust for Montreal Symphony Orchestra.
"	July 6, '96		
"	Jan. 30, '96		In trust for daughter Georgette.
"	July 29, '96		
"	Dec. 24, '96		
"	Jan. 4, '96		In trust for daughter Margaret T.
"	" 4, '96		In trust for daughter Annie.
"	" 4, '96		In trust for daughter Jane K.
"	Aug. 5, '96		
"	Mar. 14, '96		
"	July 27, '96		
"	May 28, '96		
"	April 7, '96		
"	June 15, '96		
"	Mar. 24, '96		
"	Jan. 20, '96		
"	April 15, '96		
"	Mar. 26, '96		In trust for Heubert poor fund.
"	Sept. 14, '96		
"	May 4, '96		
"	Dec. 15, '97		
"	" 16, '97		
"	Sept. 13, '97		
"	Oct. 11, '97		
"	Nov. 2, '97		
"	Oct. 30, '97		
"	Aug. 31, '96		
"	Oct. 27, '97		
"	April 1, '97		
"	" 22, '97		
"	June 9, '97		
"	May 11. '97		
"	April 20, '97		
"	Mar. 17, '97		In trust for son Samuel Gertham Davis.
"	Feb. 12, '97		In trust.

Montreal City and District Saving Bank—

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		$ cts.	$ cts.	$ cts.	
	Brought forward			20,206 78	
	Doherty, Hon. Chas. A.			19 53	282 Stanley
	Duhamel, Alph			5 57	277 St. Constant
	Davis, Maurice E			124 88	
	Devine, Henry B.			2 14	17 McGill Coll. Ave.
	Donoghue, J. W			2 43	459 Lagauchetière
	Davies, Ethel W.			24 38	Highcroft, Mont., W.
	Dick, Lawrence Y			1 21	87 Hutchison
	Daoust, Hilaire			1 77	Pointe Claire.
	Davidson, Robert Wm			1 21	St. Laurent.
	Demers, Berthilde E., Mde C. A. Soupras			3 51	Chambly Basin
	Doray, Joseph L. E			1 31	110 Drolet
	Davis, Télesphore J			1 57	Malboro, Mass
	Dunlop, J., Campbell, A. L. and Campbell, K. M			37 58	
	Donnelly, Catherine, Mrs. J. Hope.			7 83	63 Murray St.
	Daly, Mary E., wid. Edw. Cox			1 44	32 Latour
	Desjardins, J. Camille			4 14	
	DuRell, Benjamin M			121 80	St. James Hotel
	Dagenais, Horace			1 18	Côte des Neiges
	Dufrésne, Flavie			1 18	143a Bleury St.
	Desmarchais, Alphonse			1 78	St. Leonard de P.M.
	Denis, Ludger			3 44	St. Zotique, Soulang.
	Durand, Adolphe			2 12	13 St. James
	D'Orsonnens, J. Edmond			2 61	755 Cadieux
	Durocher, Olivier			4 21	586 Amherst
	Donoho, Mary			1 24	40 Fort
	Dodd, Robert			1 70	704 Craig
	Desmarais, Sophie, Ve F. X. Homier			205 43	394 Beaudry
	Dino, Eliza, Mde B. Rousseau			2 42	St. Lawrence Hall.
	Desjardins, Charlotte			2 10	637 Dorchester
	DeCourtenay, H. W			1 95	
	Desjardins, G. H			3 62	
	Drew, Mary			48 21	Eadiest, Côte St. Paul
	Dunn, Richard D			26 37	
	Dompierre, Azilda, Mde X. Beauchemin			2 33	269 Craig
	De Tilly, Arthur N			1 49	251 Notre Dame
	Drouin, Michael			1 90	43 St. Dominique
	Desmarchais, Philomène, Mde J. Doucet			2 00	Côte des Neiges
	Dezouche, Julie A., Mde F. C. Dezouche			36 88	1735 Notre Dame
	Dowling, Catherine, Mrs. F. Loye			26 87	100 Chenneville.
	Dominique, Sophie, Veuve L. J. A. Comte			2 85	501 St. Urbain
	Dominique Sophie, Veuve L. J. A. Comte			11 10	"
	Denis, Théophile			1 38	416 St. Hubert
	Decary, Hector & Mathieu Euclide.			2 63	60 "
	Dudgeon, John			31 57	2401 Ste. Catherine.
	Denenberg, Annie and Garzinsky, Natan			2 81	438 St. Dom., 10 Chen.
	Dawson, Wallace			7 41	St. Lawrence st.
	Carried forward			21,009 86	

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	Month Year		
Head Office	Aug. 10, '97		Ex. estate Hon. T. J.
"	" 18, '97		In trust for daughter Alice.
"	June 26, '97		In trust for daughter Muriel Helena.
"	Sept. 19, '97		
"	Dec. 19, '96		
"	July 7, '99		
"	Sept. 27, '97		
"	Mar. 19, '98		
"	Nov. 19, '97		
"	June 7, '98		
"	Sept. 12, '98		
"	Dec. 21, '98		
"	Jan. 2, '97		Executors to estate late Mrs. G. W. Campbell.
"	Aug. 11, '98		
"	Oct. 14, '98		
"	Jan. 24, '98		
"	April 16, '98		
"	June 9, '98		
"	Dec. 9, '98		
"	Apr. 12, '98		
"	Mar. 3, '98		
"	Feb. 7, '98		
"	Sept. 12, '98		
"	May 21, '98		
"	July 26, '98		
"	Oct. 24, '98		In trust.
"	Mar. 16, '98		
"	Jan. 17, '98		
"	Nov. 8, '98		
"	Feb. 8, '99		
"	July 3, '99		
"	Apr. 20, '99		
"	Mar. 10, '99		
"	June 2, '99		
"	Feb. 23, '99		
"	Jan. 24, '99		
"	May 5, '99		
"	Nov. 24, '99		
"	" 15, '99		
"	" 11, '99		
"	Oct. 14, '99		In trust pour son fils Henri Comte.
"	July 22, '99		
"	Jan. 26, '99		
"	" 7, '99		In trust for daughter Edith Frances.
"	Apr. 25, '99		
"	Jan. 4, '99		

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		$ cts.	$ cts.	$ cts.	
	Brought forward			21,009 86	
	Delvechio, A. P. & D. P. A., & Lanthier, A. A			4 21	
	Doran, S. J			1 32	Lachine Rapids
	Duvernay, Marc			7 32	Belœil
	Dickinson, Bessie, Mrs. H. R. Richards			12 90	35 Park ave
	Doray, Edward F			9 34	638 Cadieux
	Davidson, Sherley			6 32	74 McGill Coll. ave
	Dods, Mary, Mrs. Squire Hall			1 25	79 Front st
	Dingwall, Agnes, Mrs J. A. Robertson			3 58	Chateauguay Basin
	Dudgeon, John			11 85	2401 Ste. Catherine
	Delaney, Ellen, Mrs. M. O. B. Ward			2 29	Lasalle st
	Dutrey, John			1 15	18 St. Antoine
	Donahue, Nellie M. A			1 70	35 Parthenais st
	Esdaile, Alexander M			2 49	Montreal
	Elliott, Robert			5 04	Norton Creek
	Ewan, Isabella			5 31	222 St. Dominique
	Easton, Fred W			4 24	1798 Ste. Catherine
	Elliott, John			15 85	194 St. Paul
	Elliott, A. G			8 00	39 Ste. Famille
	Evans, Beatrice			16 77	400 Sherbrooke
	Ewan, W., Jr			2 25	53 Mayor st
	Elliott, William L			3 02	Bank of Montreal
	Ennis, George B			1 62	City Hotel
	Ellis, William			1 62	35 Forfar
	Elliott, Alfred G			7 45	39½ Ste. Famille
	Evans, David G			33 87	56 Victoria
	Elles, Jacob			5 90	344 St. James
	Evers, Marguerite			2 73	Côte St. Paul
	Economic Light Mfg. Co			6 96	
	Emerson, Fanny			1 48	65 Alexander
	Emond, J. Bte			2 69	Drill Hall
	Ewan, James			3 22	
	Eumhart, Marie, Vve H. Duclos			2 78	449 St. Urbain
	Enright, Maggie			1 81	Mont Gen. Hospital
	Esinhart, John H			2 91	
	Ebbitt, Isaac			6 53	Windsor Hotel
	Eaton, Mary A., Mrs. Jos Glover			1 34	60 Coursille
	Edwards, Agnes, Mrs. Jas. Edwards			2 95	4 College st
	Egan, Robert			3 15	231 Bleury st
	Emard, J. U			12 38	Montreal
	Emard, J. U			12 28	"
	Estate, late S. Eglauch			4 77	
	Ecrément, Anatole			3 09	Sherbrooke st
	Emond, J. B			4 73	457 Drolet
	Estate late Mark Haldane			7 00	
	Emard, J. U			12 38	
	Ellegood, Rev. J			58 72	
	Evans, Marg'rite, Mrs. J. Laramée			382 74	570 Craig st
	Ethier, Joseph			3 27	St. Henri de Mas'che
	Elliott, Patrick			242 85	St. Colomban
	Elliott, Walter S			3 70	St. Lambert
	Eaton, Robert A			1 51	32 Shuter
	Edwards, Donald C			66 24	54 Tupper
	Elliott, Walter S			2 71	St. Lambert
	Carried forward			22,043 44	

SESSIONAL PAPER No. 7

Banque d'Economie de la Cité et du District de Montréal.

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	Month Year		
Head Office	Jan. 27, '99		Executors of the heirs of the late D. Delvechio.
"	July 8, '99		In trust for daugther Irene.
"	Dec. 6, '99		
"	May 3, '99		In trust for niece Helen Dickinson.
"	June 14, '99		
"	Oct. 25, '99		
"	Jan. 9, '99		
"	Nov. 24, '99		
"	Jan. 17, '99		In trust for daughter Eileen M.
"	Sept. 5, '99		
"	Dec. 19, '99		
"	July 8, '99		
"	June 18, '75		
"	" 24, '77		
"	Dec. 19, '81		
"	July 17, '79		
"	Oct. 6, '85		
"	" 6, '84		
"	" 4, '84		
"	June 25, '81		
"	Mar. 2, '77		
"	Dec. 15, '86		In trust for son G. B.
"	" 8, '86		
"	Nov. 8, '87		In trust for E. Elliott.
"	Mar. 17, '88		
"	July 5, '88		
"	Mar. 22, '89		
"	July 30, '91		
"	Jan. 12, '91		
"	Dec. 2, '93		In trust for Marie V. Emond.
"	Aug. 19, '93		
"	Sept. 24, '94		
"	Feb. 10, '94		
"	Aug. 23, '95		
"	Oct. 30, '94		
"	May 22, '95		
"	Apr. 20, '94		
"	April 1, '96		
"	" 17, '96		Es qualité.
"	Aug. 3, '97		"Special."
"	Nov. 23, '96		
"	May 21, '97		
"	June 4, '97		
"	Jan. 7, '97		
"	Dec. 10, '96		In trust.
"	Oct. 11, '98		In trust.
"	June 29, '98		
"	Oct. 14, '98		
"	Nov. 7, '98		Dead.
"	May 17, '98		In trust for daughter Ruby.
"	Sept. 19, '98		
"	Oct. 14, '98		
"	May 17, '99		

Montreal City and District Saving Bank—

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		$ cts.	$ cts.	$ cts.	
	Brought forward			22,043 44	
	Easton, Annie, Mrs. Higgins			8 03	
	Elliott, Eliza A			2 42	89 Bleury st
	Emard, J. U			13 24	178 St. Jacques
	Ethier, Paul			1 49	2708 Ste. Catherine
	Evans, Alfred G			1 49	Blue Bonnets
	Finlay, Cornelia A			29 09	Montreal
	Fish, R., Sr			26 48	
	Fitzmaurice, Jane			177 31	"
	Flanagan, William			30 49	"
	Flynn, Thomas			47 00	"
	Fletcher, Rose, Mrs. J. Parker			11 12	St. Marc
	Fortier, Alfred			2 03	Longueuil
	Froste, Caroline C			1 93	
	Fitchew, Eliza			10 37	37 Victoria st
	Fitch, Aubry			2 87	Montreal
	Fraser, Isabella, Mrs. Z. Street			3 08	"
	Fryer, John W			1 78	"
	Finch, A. E., Wid. Chas. Berczy			1 54	
	Feneghi, Caroline			1 63	"
	Fitzgerald, Ann, Mrs. C. King			13 21	Point St. Charles
	Forman, John			14 93	
	Freeland, Robert			8 58	Montreal
	Fulton, Rev. James			2 42	"
	Ferguson, J. H			1 75	Little Metis
	Fitzpatrick, Francis W			1 64	Montreal
	Fréchette, Edmond			2 51	629 Ontario
	Frew, T. C			9 96	Beaver Hall Hill
	Flattery, Maria, Mrs. McCrotty			5 64	Montreal
	Flattery, Maria, Mrs. McCrotty			2 26	"
	Ford, Thomas			5 38	"
	Fishel, S., and Kortosh, B			4 93	"
	Flood, Frederick Wm			2 11	673 Dorchester
	Foley, Annie, Mrs. J. Lawlor			1 63	137 College
	Farrell, Julia			2 42	330 Germain
	Fallon, David			1 83	19 Hermin
	Fees, John			8 39	184 St. James
	Findlay, Frederick N			1 92	77 Coursol
	Foster, Carrie P., Mrs. John			4 49	St. Simon
	Fauteux, R. A			1 66	442 St. Denis
	Fyfe, Azilda, Mrs. C. Lambert			3 00	102½ Visitation
	Fauteux, Mélina			3 63	746 Sherbrooke
	Flood, Mary			3 58	673 Dorchester
	Freeland, Laura, Mrs. A. W. Grant			37 00	10 St. Peter
	Ford, James A			4 75	Ste. Catherine
	Farmer, Frank			3 17	Côte St. Paul
	Fortier, Jean-Bte			5 17	St. Henri
	Forrester, James L			3 36	30 Argyle Ave.
	Frigon, Cléophile			6 15	Batiscan
	Fletcher, Norman			2 14	Montreal
	Fontaine, Adrien			2 98	76 Panet
	Friggett, George			1 49	1730 Notre Dame
	Fraser, Ellen			118 09	Dorchester st
	Falconner, Kenneth			1 80	112 Cadieux
	Friedman, Rachel			5 32	25 Victoria
	Fortier, Joseph			1 50	17 Lauger St. Henri
	Carried forward			2,717 62	

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	Month Year		
Head Office	Nov. 25, '99		
"	" 30, '99		
"	Sept. 13, '99		
"	Aug. 2, '99		
"	Sept. 14, '99		
"	May 11, '55		
"	Nov. 17, '57		In trust.
"	May 11, '66		Dead.
"	Mar. 15, '68		
"	April 9, '69		Dead.
"	July 13, '72		
"	" 7, '74		
"	Apr. 28, '74		
"	Jan. 14, '77		
"	June 30, '76		
"	April 11, '77		
"	Dec. 15, '77		
"	Aug. 16, '76		
"	Nov. 23, '77		
"	Sept. 3, '77		
"	Aug. 8, '79		In trust for G. T. Rifle Ass.
"	May 20, '75		
"	Jan. 8, '81		
"	Aug. 27, '84		
"	June 9, '83		
"	April 9, '83		
"	Oct. 17, '83		
"	Aug. 24, '85		
"	Aug. 24 '85		
"	May 1, '86		
"	Mar. 1, '84		In trust for Temple Emmanuel.
"	April 11, '85		
"	June 6, '83		
"	Nov. 18, '81		
"	Jan. 24, '84		
"	Dec. 24, '86		
"	Mar. 17, '86		
"	Nov. 19, '87		In trust for son John.
"	Aug. 22, '87		
"	Oct. 10, '87		
"	Sept. 23, '87		
"	Mar. 5, '86		
"	Oct. 24, '88		In trust for daughter Charlotte.
"	June 25, '88		
"	Feb. 10, '88		
"	April 24, '88		
"	Sept. 27, '79		
"	Nov. 4, '89		
"	July 9, '89		
"	Jan. 23, '90		
"	July 15, '91		
"	May 2, '91		
"	Oct. 15, '92		
"	June 29, '93		In trust for mother N. Friedman.
"	Aug. 31, '92		

Montreal City and District Savings Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			22,717 62	
	Fulton, Alexander			2 25	743 Wellington
	Fraser, Jessie, wid. G. C. Tunstall			9 64	Ste. Anne de Bellevue
	Flynn, Elizabeth, Mrs. J. C. Rogers			1 33	191 Ottawa
	Fenwick, Elize C. de H., Mrs. Dr. G. A. Fenwick			3 36	
	Faulder, Fannie, Mrs. W. W. Gilbert			5 83	24 St. Antoine
	Fancy, Phoebe, Mrs. T. O'Brien			1 86	11 St. Edward
	Fraser, J. W			2 04	Temple Building
	Fahey, William			2 06	
	Franklin, Myer			1 39	243 Craig
	Fogarty, M. W			1 32	
	Franchère, Annie, Mde Chaput			1 76	L'Assomption
	Farmer, Mary, wid. E. W. Burgess			2 14	790 Cadieux
	Ferris, John D			1 31	1709 Notre Dame
	Fox, Joséphine			2 91	129 St. Alexandre
	Frederick, Frank S			95 81	Quebec
	Fahey, Marie D., Mrs. T. E. Emblem			2 93	14 Brunswick
	Filiatrault, Flavien			8 32	254 St. Lawrence
	Friedman, Isaac			2 12	216½ St. Lawrence
	Foulds, Lizetta A., Mrs. A. Leath			17 59	Ste. Anne de Bellevue
	Ferguson, Annie M., wid. G. B			14 98	
	Fitzpatrick, Margaret			9 09	118 Windsor
	Fitzgerald, Louise, Mrs. H. Delmer			2 24	41a Aylmer
	Filiatrault, Cyriac			27 14	250 St. Laurent
	Ferrett, Maria, Mrs. Jas. Young			2 04	
	Foursin, Pierre			14 07	Wolseley, Assa., N. W.T.
	Fitzgerald, W			62 78	Ottawa
	Finnigan, James			4 14	127 Atwater
	Fry, Henry			15 29	
	Fitzgerald, Margaret			1,044 19	
	Forest, Gedéon			2 07	Lachine
	Fraser, Daniel			12 39	St. Laurent
	Fisher, Roswell			1 09	
	Falardeau, Marie La Soie			74 94	80 Stanley
	Franckum, Charlotte L., Mrs. D. H. Dawes			124 68	462 St. Chs. Borromée
	Farrell, Sarah Ann			59 97	82 Ste. Famille
	Fotheringham, John			2 45	48 Park Ave.
	Frost, Chas. E			1 70	405 Mance
	Farmer, Owen			23 93	Côte St. Paul
	Fortier, Frank			12 94	77 Shuter
	Forsyth, Emma E			64 24	309 St. Urbain
	Ferguson, Sarah E., Mrs. F. Robold			2 51	67 Park Ave
	Fleurent, Lucie			57 03	
	Foucher, Alexis			2 64	300 German
	Fry, Alfred G			7 81	At Bank B.N. Amer.
	Fry, Percy G			35 22	Notre Dame st
	Fitzgerald, Anna, Mrs. J. Donnelly			2 45	233 Williams
	French dit Laframboise, Domithilde, Mde. J. Carrière			9 02	St. Placide
	Fraser, Bros			24 83	320 St. James
	Fry, Henry			27 89	Montreal
	Fyfe, Frederick			1 61	200 Mountain
	Frappier, Joseph			1 31	
	Carried forward			24,632 27	

Banque d'Economie de la Cité et du District de Montréal.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Head Office	Nov. 9, '92		
"	May 17, '92		
"	July 16, '94		
"	Jan. 17, '94		
"	Feb. 2, '94		
"	July 23, '94		
"	Aug. 4' '94		
"	Dec. 19, '95		
"	Feb. 7, '94		
"	June 28, '95		
"	Dec. 17, '95		
"	" 21, '95		
"	June 29, '95		
"	July 22, '96		
"	Oct. 9, '96		Dead.
"	Dec. 11, '96		
"	Sept. 2, '96		
"	July 31, '96		
"	June 12, '96		
"	Jan. 4, '96		
"	Sept. 19, '96		
"	Mar. 17, '96		
"	June 27, '97		
"	Jan. 22, '97		
"	Mar. 10, '97		
"	Sept. 28, '97		Liquidator Briton and General Life Assn. Co.
"	Nov. 4, '98		
"	Dec. 29, '98		In trust for Henry S. Fry.
"	Jan. 3, '98		
"	Feb. 8, '98		
"	Aug. 24, '98		
"	Feb. 5, '96		
"	April 12, '98		
"	Dec. 27, '98		
"	July 12, '98		
"	Dec. 28, '98		
"	Jan. 13, '98		
"	Nov. 4, '98		
"	" 11, '99		
"	Oct. 7, '99		
"	Dec. 7, '99		
"	April 10, '99		
"	July 11, '99		
"	April 25, '99		
"	Oct. 14, '99		
"	Jan. 17, '99		
"	Oct. 26, '99		
"	Mar. 24, '99		
"	Feb. 8, '99		In trust for James Stevenson Fry.
"	Sept. 22, '99		
"	Jan. 1, '99		In trust pour ses enfants mineurs.

Montreal City and District Saving Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			24,632 27	
	Frigon, A. J.			2 68	298 German
	Fogarty, Honora, wid. R. Parker			3 02	174 Drolet
	Foisy, Joséphine			218 74	St. Bruno
	Gay, Antoinette			30 11	Montreal
	Gadoury, Augustin			12 13	"
	Gierch, Ernest			23 99	St. Lambert st
	Grimard, Victorine			10 03	Montreal
	Geddes, C. and C. G			16 00	"
	Griffin, Charles			28 29	Bank of Montreal
	Gilbride, Elizabeth			4 00	2 Mill st
	Gauthier, Georges M			4 66	Montreal
	Gatien, F. H			138 16	Ste Marie du Monnoir
	Gauvreau, Joseph S			12 95	Montreal
	Greene, Francis			2 25	"
	Graham, Thomas			19 17	"
	Green, John			2 53	"
	Goodhugh, Eliza			3 48	45 Mackay
	Goulet, Amélie, Mde. L. Piché			4 36	
	Gaylor, Edmund			2 06	Montreal
	Graham, Thos. McL			3 29	'Star' Office
	Garlick, Thos. H			2 67	
	Garlick, Thos. H			2 14	
	Gagnon, Clémentine			2 87	Rivière Ouelle
	Gibb, Clarinda H., Mrs. J. D. Gibb			8 73	
	Giroux, Napoléon			3 47	Montreal
	Gerhart, John			2 20	594 Craig st
	Gregory, Samuel			4 77	Montreal
	Goyette, François			1 75	305 St. Joseph
	Grimes, Margaret			1 67	St. Colomban
	Gordon, William			2 40	St. Urbain st
	Grant, Albert J.			1 93	St. Lawrence Hall
	Gibb, Geo. E			2 77	Ex. Bank of Canada
	Gray, Walter			2 82	220 St. Martin
	Gilbert, Léon			1 83	Chaboillez Sq
	Gardiner, Robert S			54 02	49 McGill Coll. Ave
	Gunn, Alexander			10 54	St. Peter St
	Galipeau, Marie			8 82	Montreal
	Goodman, Jacob			1 68	25 Juror St
	Girdwood, C. R.			2 36	28 Beaver Hall Hill
	Gauthier, Louis			25 55	Express Hotel
	Gilmour, Mary			1 52	4 St. Constant
	Gilmour, Jennie, Mrs. Smart			6 37	569 Lagauchetière
	Goodhugh, Henry S. W			39 80	Montreal
	Grisdale, Joseph H			3 76	Ste. Marthe, Co. Vaudreuil
	Gagnon, Elise, Mde P. Letoudal			1 85	1150 Ste. Catherine
	Gadue, Marie A			78 93	Craig St
	Gannon, C. W			1 66	41 Anderson
	Green, Mary, E., wid. Robert			2 36	Dupré Lane
	Gauthier, Séraphin			3 00	1148 Ste. Catherine
	Gougeon, F. X			6 45	Ville St. Henri
	Gamble, James			7 63	29 Richmond St., Pt. St. Charles
	Glass, R. M			2 21	338 St. Paul
	Carried forward			25,474 10	

Banque d'Economie de la Cité et du District de Montréal.

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	Month Year		
Head Office	June 22, '99		
"	Feb. 16, '99		
"	April 21, '99		
"	Mar. 28, '56		
"	Feb. 15, '68		Dead.
"	June 10, '70		
"	Dec. 31, '67		
"	Jan. 3, '70		
"	July 13, '70		
"	Mar. 1, '71		
"	Feb. 13, '72		In trust for B. Langevin.
"	Nov. 26, '72		
"	Oct. 7, '72		
"	June 16, '77		
"	Oct. 27, '75		
"	May 27, '76		
"	Jan. 26, '75		In trust for son Willie.
"	Feb. 24, '76		
"	Dec. 13, '77		
"	June 24, '80		
"	Sept. 10, '77		In trust for B. Jardine.
"	" 19, '77		In trust for Geo. Jardine.
"	Jan. 19, '77		
"	Oct. 2, '74		
"	April 21, '73		
"	May 17, '79		
"	" 15, '76		
"	Dec. 14, '78		In trust for Frs. Goyette.
"	April 11, '81		
"	Jan. 21, '82		
"	Sept. 30, '82		
"	Oct. 4, '81		
"	May 29 '80		
"	July 6, '81		
"	Feb. 6, '79		
"	June 30, '81		
"	" 26, '74		
"	April 7, '84		
"	Aug. 10, '83		
"	Dec. 12, '82		
"	June 23, '83		
"	Mar. 17, '84		
"	Nov. 2, '81		
"	" 10, '82		
"	May 26, '84		
"	Dec. 17, '84		
"	July 5, '86		
"	Aug. 15, '85		
"	June 15, '80		
"	Dec. 29, '85		
"	" 2, '79		
"	Mar. 20, '84		

Montreal City and District Saving Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			25,474 10	
	Gaboury, Rev. J. O.			2 59	Collège de l'Assomption
	Gauthier dit St. Germain, Joseph.			2 60	Montreal
	Grimes, Mathew			2 60	Mt. Royal Ave.
	Gerand, Paul			1 66	Montreal
	Greer, James			9 16	St. Eustache
	Geoffrey, Rev. F. X.			7 21	Ste. Sophie
	Glenn, Alexander			1 54	21 Hanover St
	Gooding, Chas. E.			1 98	43 McGill Coll. Ave.
	Griffriel, Louisa J.			2 38	St. Constant St.
	Girard, Zacharie			1 82	Montreal
	Gibb, Patrick T.			2 72	664 Craig
	Garneau, Aurélie, Vve. Leon Chartrand.			1 79	238 Mount Royal
	Gray, John			15 95	Montreal
	Green, Mary A., Mrs M. W. Done			1 81	
	Gibb, James R.			7 21	"
	Goulet, Alfred			4 61	Sorel
	Galloghey, Margaret T.			26 34	41 Beaver Hall
	Gore, William			10 91	90 Union Ave.
	Gregory, Mary B., Mrs. H. H. Whitney			7 70	1398 Ste. Catherine.
	Goulette, Isidore			2 39	St. Henri de Mascouche
	Gazanski, Halter			2 64	120 St. Antoine
	Gregory, Edith, Mrs. R. G. Stevenson			1 48	10½ Union Ave.
	Gantwoort, H. J.			3 40	595 Notre Dame
	Greene, James			2 56	29 Champlain
	Gunn, Annie, Mrs. J. Bond			4 71	25 Maple St.
	Gunn, Annie, Mrs. J. Bond			3 11	"
	Goldie, George			6 68	417 St. Paul
	Gosse, Onésime			6 56	436 Lagauchetière
	Greening, Frederick			1 46	187½ St. George
	Guyon de la Naféterie, Eliza, Mrs. A. Mounier			4 40	15 Verchères
	Greenshields, Robt. A. E.			4 51	1728 Notre Dame
	Gray, Julia			7 40	29 Belmont
	Graham, Margt. H., Mrs. Robt. K.			225 96	
	Greenleese, Stephen T.			2 66	
	Grant, Wm. A			1 82	36 Lorne Ave.
	Godfrey, C. H. & Bangs, J. W.			3 21	
	Gordon, James R.			3 89	39 Belmont
	Grant, Gregory E.			1 75	
	Guilbault, Eugène			4 80	Terrebonne
	Gollon, Georgina, Miss B. McCoy.			3 09	84 Colborne
	Gouldthorpe, John, jun.			3 27	57 Fort st.
	Gauthier, Joseph			2 42	St. Vincent de Paul.
	Grant, Mary A., Mrs. R.			2 06	366 Bleury
	Gareau, Eliza			1 58	451 Sherbrooke
	Godbout, Adela, Mde. E. Vary			17 29	348 des Seigneurs
	Grant, Alexander			1 37	223a Laval Ave.
	Graves, Arabella B., Mrs. W. Patterson			2 25	266 Bleury
	Glass, C. Gordon			1 67	603 Craig
	Carried forward			25,917 07	

SESSIONAL PAPER No. 7

Banque d'Economie de la Cité et du District de Montréal.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Head Office	Feb. 5, '86		
"	Jan. 14, '79		
"	June 7, '84		
"	July 30, '85		
"	Nov. 6, '83		In trust for son Ernest Wm.
"	Oct. 16, '84		
"	Mar. 10, '82		
"	April 26, '83		
"	May 26, '75		
"	Jan. 28, '82		
"	Nov. 22, '84		
"	May 30, '84		
"	Sept. 12, '87		In trust for Elizabeth Louise.
"	June 24, '84		
"	Sept. 10, '87		In trust.
"	Nov. 10, '88		
"	June 7, '88		
"	May 9, '88		
"	June 11, '87		
"	Aug. 8, '88		
"	Dec. 30, '89		
"	Nov. 14, '89		In trust for daughter Edith.
"	June 1, '88		
"	Aug. 16, '89		
"	Jan. 2, '89		In trust for daughter Lillie
"	" 2, '89		In trust for daughter Rita.
"	June 18, '90		
"	July 3, '90		
"	Sept. 2, '90		
"	July 17, '90		
"	Mar. 3, '90		
"	Oct. 6, '91		
"	Dec. 26, '91		In trust for daughter Marie L. Dead.
"	Sept. 19, '91		
"	" 11, '91		
"	Mar. 17, '91		In trust for E Co. 1st Prince of Wales Rifles.
"	Dec. 5, '91		
"	Feb. 5, '91		
"	Sept. 23, '93		
"	Mar. 16, '93		
"	May 13, '93		
"	Mar. 28, '93		
"	Jan. 17, '93		
"	Sept. 26, '93		
"	Jan. 30, '93		
"	May 2, '92		In trust.
"	Feb. 23, '94		
"	" 23, '94		

Montreal City and District Saving Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			25,917 07	
	Gallimard, Paul			2 38	299 St. André
	Graham, Hattie, Mrs. G. McGowan			33 98	294 Stanley
	Gordon, Lena, Mrs. Wm. Boag			2 42	631a Dorchester
	Gentles, John			3 58	60 Beaver Hall
	Griffin, John			6 28	Laprairie
	Guay, Olivier			4 12	27 Dupré
	Gilbert, Fannie F., Mrs. W. W.			1 90	245 St. Antoine
	Gauthier, Raoul			2 80	1999 St. Denis
	Gibson, James J			1 58	19 Brunswick
	Galey, George			1 30	156 Maple st
	Graham, R. K			172 55	*Star* office
	Goulet, Clara			6 56	401 Craig st
	Girouard, Désiré			5 20	30 St. James
	Gray, Mary A., Mrs. R. Poxton			5 34	Côte St. Luc
	Gray, Thomas, jun			1 46	32 St. Peter
	Godin, Rev. Joseph O			1 24	Vaudreuil
	Grafton, Georgine S., Mrs. A. Ross			2 54	100 Ste. Famille
	Greene, Ann, Mrs. N. O. Greene			5 18	Stanley St
	Galt, Willliam			3 15	88 Fortier St
	Giroux, Wilfrid			1 59	Mignonne St
	Goyette, Marie, Vve. A. Mdela Durantaye			2 20	P. O., Pt. St. Charles
	Girdwood, Fanny M., Mrs. D. J. P. Girdwood			1 47	54 Beaver Hall Hill.
	Godin, Dosithé			30 41	St. Jean, Que
	Gagnon, Elise, Mde. P. Landal			3 92	Montreal
	Gauvreau, Théophile			6 92	
	Gerard, Caroline			3 29	Ste. Sophie, Co. Terrebonne
	Genser, Joseph			5 28	1111 St. Lawrence
	Gourre, Odile, Mde. J. H. Leblanc			1 71	545½ Craig
	Gagnon, Amanda			2 42	416 St. Antoine
	Genéreux, J. O			2 06	37 rue des Allemands
	Grothé, Theodore A			2 24	
	Guilbault, Ed			6 68	182 Berri
	Gould, R. Falconner			3 01	235 St. Antoine
	Gilchen, Henry			10 57	70 Bleury
	Gordon, Geo			1 26	Hanover St
	Grenier, F. X			4 41	301 St. Denis
	Guertin, Joséphine			2 28	111 Champ de Mars
	Geen, James			4 25	9 German
	Goodman, Esther, Mrs. M. White			126 78	527 Craig st
	Gratton, J. A			3 17	17 Claude
	Gallagher, Nellie, Mrs. J. C. McEnroe			35 17	
	Gervais, Claire			1 35	326 Lagauchet're
	Gallagher, Nellie, Mrs. J. McEnroe			20 20	778 Craig
	Gibson, Jas			1 46	Chambly Canton
	Greene, Margaret			1 21	125 St. André
	Grandchamps, Julie			160 52	1752 Notre Dame
	Grimes, Catherine			39 18	667 Dorchester
	Graham, May, wid. John H. Webster			4 00	1074 Sherbrooke
	Grafton, Georgine S., Mrs. A.R.G.			2 15	252 St. James
	Galbraith, Margaret			4 77	Lachine
	Galarneau, Henri			97 94	1907 Notre Dame
	Guilfoyle, Ellen, wid. M. McHugh			6 41	458 St. Joseph, L'a'hn.
	Carried forward			26,780 91	

Banque d'Economie de la Cité et du District de Mantreal.

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	Month Year		
Head Office	April 1, '91		
"	Oct. 5, '93		
"	May 15, '93		
"	Mar. 12, '94		
"	" 24, '94		
"	Oct. 19, '94		
"	Nov. 23, '94		
"	Dec. 29, '94		
"	May 25, '93		
"	July 22, '95		
"	Dec. 30, '95		Dead.
"	July 2, '95		
"	Mar. 14, '95		
"	Nov. 11, '95		
"	" 25, '95		
"	Oct. 12, '96		Pour l'union de prières de la paroisse de Vaudreuil.
"	June 9, '96		In trust for son Alfred Ross.
"	Nov. 20, '96		
"	Mar. 9, '96		
"	Feb. 27, '96		
"	Aug. 24, '96		
"	June 27, '96		
"	April 21, '96		
"	Oct. 30, '96		
"	July 10, '96		
"	May 19, '96		
"	Feb. 4, '96		
"	Oct. 30, '96		
"	" 19, '96		
"	Jan. 15, '97		
"	Sept. 20, '97		
"	" 20, '97		
"	Oct. 8, '97		
"	Nov. 5, '97		
"	Oct. 9, '97		
"	" 30, '97		
"	Jan. 19. '97		
"	Dec. 17, '97		
"	Mar. 13, '97		
"	April 26, '97		
"	Jan. 9, '97		In trust for daughter Helena Grace.
"	Nov. 4, '97		In trust for A. Hardy.
"	Jan. 9, '97		In trust for daughter Mary Constance.
"	Dec. 1, '97		
"	Feb. 19, '98		
"	June 13, '98		
"	" 18, '98		
"	July 4, '98		
"	April 20, '97		
"	Sept. 6, '98		In trust for nephew William Galbraith.
"	Feb. 8, '98		In trust for son Joseph Eugéne.
"	Dec. 16, '98		

Montreal City and District Savings Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			26,780 91	
	Groome, Julia M., Mrs. J. J. Griffith			7 38	Sherbrooke st
	Goyer, Augustin			1 44	Ste. Rose
	Guthrie, Daniel			1 46	687 Craig
	Gilmour, Matthew			41 37	Chateaug'y Basin
	Griffith, Lillie H			1 22	Sherbrooke
	Goldie, George W			5 32	14 St. Luke st
	Giroux, Tharsile			1 29	Sault au Recollet
	Giroux, Rev. Pierre			5 80	
	Gingras, Marie Louise			48 38	
	Gagnon, Luce, Vve. X. Cloutier			9 32	St. Denis st
	Gravel, Henri			2 88	St. Lambert
	Galbraith, Margaret			2 30	Lachine
	Gay, Agathe, Mde. Dr. A. Gay			7 56	Concordia, Kansas, U.S.A
	Glackmeyer, Aug			1 15	92 Laval ave
	Glackmeyer, Aug			1 15	"
	Gagnon, Jules			18 76	900 St. Laurent
	Griffiths, Isabella, Mrs. Robt. Wilson			2 45	Perth, Ont
	Green, Wm			3 32	23 Ste. Monique
	Goyer, Paul			1 15	Côte des Neiges, Ouest
	Galbraith, Margaret			3 50	Montreal ave., Outrement
	Geoffrion, Azarie			2 14	Varennes
	Glassford, Mary L			1 62	7 Victoria
	Garden, Geo. H			7 03	51 St. Mark
	Gauthier, Ernest			2 25	Ste. Anne de B
	Gauthier, Malvina			119 88	270 St. Constant
	Gray's Advertising Agency			2 70	Room 111 T. Bldg
	Hardy, James			37 97	Montreal
	House of Industry			321 98	"
	Heery, John			90 78	"
	Henderson, Robert			21 68	"
	Hawkins, John			3 91	Hochelaga
	Houghton, John J. R			9 58	Montreal
	Hardie, Cath. H., Mrs. G. Grenton			16 60	Hochelaga
	Hamilton, Wm. Russell			12 05	Hudson Bay Co
	Healy, James			161 35	
	Harvey, William, & Co			28 62	Augusta, Maine
	Hitchins, Frederick			6 24	Montreal
	Hosken, Frederick J			8 58	"
	Harris, Samuel H. B			3 48	
	Hope, George			6 28	Montreal
	Hart, Eleonore E. T			44 67	"
	Hunter, Margaret, wid. J. Fisher			39 95	89 Alexander
	Houlette, Henri			3 36	Montreal
	Horne, James			2 90	529 Seigneurs
	Hovenden, J			9 40	
	Hurst, W. J			2 69	Montreal
	Hillwell, J. B			3 99	80 St. Paul
	Hackett, Eliza			669 16	Lagauchetière
	Holt, H. R			32 27	Montreal
	Holiday, James, jr			2 68	36 Lorne ave
	Hall, Chas. W			2 23	Montreal
	Hudon, Geneviève			3 64	396 Lagauchet're
	Carried forward			28,629 77	

Banque d'Economie de la Cité et du District de Montréal.

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	Month Year		
Head Office	Nov. 26, '98		
"	May 13, '98		
"	Mar. 9, '98		
"	Jan. 3, '98		
"	July 18, '98		
"	Nov. 2, '98		
"	Feb. 8, '98		
"	Nov. 15, '98		Pour la Fabrique de St. Hubert, P.Q. Dead.
"	Oct. 16, '99		
"	Aug. 23, '99		
"	July 7, '99		
"	May 16, '99		In trust for niece Myrbel Galbraith.
"	April 29, '99		
"	July 19, '99		Dead. In trust for daughter Eugènie
"	" 19, '99		Dead. In trust for son Eugène.
"	" 10, '99		
"	Mar. 28, '99		In trust for son Hubert A. Wilson.
"	Nov. 25, '99		
"	July 4, '99		
"	May 16, '99		In trust for nephew James Hy. Galbraith.
"	Dec. 20, '99		
"	July 14, '99		
"	" 18, '99		
"	Oct. 28, '99		
"	Nov. 27, '99		
"	June 16, '98		
"	" 17, '51		
"	Jan. 4, '56		
"	Dec. 9, '62		
"	Jan. 13, '63		
"	" 26, '65		
"	Nov. 24, '66		
"	Oct. 23, '67		
"	May 25, '69		
"	Sept. 22, '70		
"	Dec. 30, '72		
"	June 13, '72		
"	" 30, '73		
"	Dec. 11, '73		
"	July 13, '74		
"	Dec. 9, '74		
"	June 30, '74		
"	Sept. 6, '78		
"	May 21, '76		In trust for son Frederick.
"	Sept. 4, '77		
"	Aug. 2, '75		
"	Sept. 26, '73		
"	" 6, '73		
"	June 30, '76		In trust for son.
"	Mar. 28, '76		
"	April 27, '75		
"	Dec. 28, '77		

Montreal City and District Saving Bank—

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		$ cts.	$ cts.	$ cts.	
	Brought forward			28,629 77	
	Hughes, John			313 28	
	Hoare, Mary			2 24	Montreal.
	Higgins, Andrew			2 54	"
	Hibbard, John			2 24	St. Johns, Que.
	Hincks, Grace			2 03	Montreal.
	Hall, Margaret			5 24	"
	Hoonan, Helen, Mrs. T. Mansfield			2 23	896 Ontario.
	Hawksett, Edmund			4 48	125 German.
	Hunt, George			2 13	12 Pea Lane.
	Hart, Bridget, wid. J. Scanlan			1 83	148½ McCord.
	Huguet-Latour, Julie C., Vve. J. T. Trudeau			39 61	402 St. Laurent.
	Hennessey, Anna			5 36	Pt. St. Charles.
	Hopper, John			3 66	Montreal.
	Hayes, Thomas J			4 02	40 St. Constant.
	Haynes, William			1 62	222 Bleury
	Hœner, A. A			1 49	Montreal.
	Heye, Joseph			35 81	"
	Hamilton, John			1 68	25 William.
	Haldimand, W. L			4 14	Montreal.
	Hudson, William			4 42	Petite Côte.
	Hagar, Eliza, Mrs. W. Hagar			8 58	2704 Ste. Cath'ne.
	Harper, Eliz., Mrs. Jos. Cunningham			3 23	Lancaster, Ont.
	Hall, Colson W.			4 75	Petite Cote.
	Harvey, Charles C			2 06	86 St. Antoine
	Herrimen, Hezekiah			2 85	Montreal.
	Howard, T. W			1 67	"
	Hill, George			4 73	36 City Counc'lr.
	Harvie, William			2 82	56½ Hypolite.
	Holmes, Morris			1 85	Toronto
	Hendricks, Erdwine			7 98	Montreal.
	Holmes, Arthur F			7 88	20 Mance
	Hèbert, Napoléon			2 79	63 St. Dominique.
	Homier, Léocadie, Mde. A. Archambault			2 10	L'Assomption.
	Hemsley, Richard			17 68	2011 Notre D'me.
	Harper, James R			8 03	
	Hayes, Mary A			7 57	29 Metcalfe.
	Hillman, Alfred			35 11	Pagamasing
	Hewitt, Edward J			50 23	152 St. Antoine.
	Harmington, Joseph H			1 59	Montreal.
	Hall, Harriet M., Mrs. E. Vennor			8 21	320 Drummond.
	Hedge, Eliz., wid. Hon. W. Hedge			1 41	
	Harriss, Chas. A. E			5 15	2494 Ste. Cath'ne.
	Hogue, J. Barrett			18 47	Balmoral Hotel
	Hogan, Henry H			1 82	St. Lawrence Hall.
	Handrahan, Norah, Mrs. T. Kane			1 96	144 McCord.
	Horton, Charles B			1 54	39 St. Antoine
	Hodginson, James L			2 31	194 Mt. Royal Ave.
	Houle, Ferdinand			2 39	485 Ste. Catherine.
	Hicks, Edward			1 68	At Greenshields, Son & Co.
	Hoolahan, Eliza			143 06	40 St. Louis.
	Harris, John M			3 60	273 St. Antoine.
	Hamilton, Annie B			10 33	764 Sherbrooke.
	Carried forward			29,445 25	

SESSIONAL PAPER No. 7

Banque d'Economie de la Cité et du District de Montréal.

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	Month Year		
Head Office	May 17, '76		Dead.
"	Nov. 14, '77		
"	Jan. 17, '76		
"	Nov. 11, '75		
"	Jan. 11, '79		
"	April 1, '78		
"	" 8, '78		
"	Aug. 12, '80		In trust.
"	May 17, '80		
"	Jan. 31, '82		
"	Nov. 13, '83		
"	Mar. 14, '78		
"	July 14, '85		
"	May 8, '86		
"	" 4, '86		
"	July 18, '84		
"	Mar. 2, '82		
"	April 14, '85		In trust.
"	" 17, '78		
"	Sept. 5, '79		
"	Aug. 19, '81		
"	July 22, '84		In trust for son James.
"	May 20, '86		
"	Dec. 23, '81		
"	April 23, '85		
"	Dec. 14, '85		
"	Jan. 15, '81		
"	Aug. 16, '84		
"	Oct. 14, '81		
"	Dec. 3, '87		
"	Aug. 24, '83		
"	July 19, '87		
"	Sept. 2, '87		
"	Oct. 7, '87		
"	May 21, '88		
"	June 14, '88		
"	Dec. 10, '88		
"	Sept. 24, '88		
"	Dec. 21, '88		
"	July 10, '88		
"	" 23, '88		
"	" 12, '89		
"	April 16, '89		
"	Sept. 3, '89		
"	Dec. 31, '89		
"	Feb. 4, '90		
"	Jan. 29, '90		
"	Mar. 31, '90		
"	Jan. 7, '90		In trust for No. 4 Co., V. R. Can.
"	July 20, '91		
"	Nov. 18, '91		
"	Oct. 6, '91		

Montreal City and District Savings Bank—

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		$ cts.	$ cts.	$ cts.	
	Brought forward			29,445 25	
	Hayes, Milbred M			1 50	763 Craig
	Hicks, Frank			4 35	98 Alexander
	Hardisty, Henry E			28 99	3560 Notre Dame
	Harding, Eliza, Mrs. J			2 83	71 St. George
	Hewson, Henry			18 35	Clarenceville, P.Q.
	Hiérigault, Sophie, Mrs. H. A. Powell			1 46	
	Holiday, Allison			1 52	126 Dorchester
	Hughes, James			4 15	190 Ann st
	Hambrick, F. W			3 20	
	Hamilton, Arthur			5 27	McGill Coll. ave
	Henry, Ethel, A. B			2 75	Lachine
	Hudon, Elmira, Mrs. C. Lemoine			2 48	420 St. Hubert
	Hoerner, Henry F			1 61	
	Hodgson, Wm			2 09	9 St. Edward
	Hardisty, Henry E			5 72	
	Hughes, Wm. R. J			8 07	64 Crescent
	Hamilton, Edw. H			33 08	At McGill Coll.
	Houghton, C. F			2 39	298 St. Urbain
	Hait, Frederick L			1 72	33 St. Nicholas
	Herault dit Dominique, M. M. S., Mde Comte			2 19	
	Henry, Marie Louise, Mrs. M. E. Anthier			3 02	20 Bishop st
	Henry, Marie Louise, Mrs. M. E. Anthier			3 06	18 Coursol
	Hurteau, Cesarie A., Mde L. N. Brault			1 34	Longueuil
	Hammond, Albert			3 31	226 St. Urbain
	Hubert, Rose de Lima			3 05	10 St. Dominique
	Hogan, Catherine, Mrs. W. Bolan			26 33	19 Ste. Margaret
	Horner, H. F. J. & Stenning, W			2 06	451 St. Lawrence
	Hogg, George, and Farmer, Wm			60 91	Longue Pointe
	Henderson, John T			2 64	
	Hodge, David			12 00	541 St. Dominique
	Heggie, Joseph			1 38	476 St. Chas. Borr
	Houghton, E. T			1 35	197 Bleury
	Hoey, Annie			101 07	9 Ste. Julia st
	Hilbins, Emma, Mrs. Wm. Kearney			7 64	130 Ste. Famille
	Hilbins, Emma, Mrs. Wm. Kearney			2 42	"
	Henry, Josephine			2 34	20 Bishop st
	Henderson, G. J., Beattie, C., Pope, G			1 93	
	Harvey, Laura E			5 77	Lachine
	Hodge, David			10 33	
	Hopkins, E. C			2 18	
	Haire, Henriette			32 39	
	Haddel, jr., A. O. R			1 26	Lachine
	Hadley, Mary Jane, Mrs. A. Ward			37 63	
	Hislop, Arthur M			1 31	28 Union ave
	Hotte, Timothée			1 45	Ste. Rose
	Henders, Geo. F			3 15	377 St. Lawrence
	Haddock, Bridget, Mrs. M. O'Hara			1 35	113 Nazareth
	Hutton, Edith L., Mrs. G, A. Kohl			18 24	84 Crescent
	Howell, Joseph E.			1 19	Royal Vic. Hospital.
	Carried forward			29,929 07	

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	Month Year		
Head Office	May 18, '91		
"	Dec. 24, '91		In trust for F. R. Griffith.
"	Jan. 19, '92		In trust for son, Henry.
"	July 6, '92		
"	April 28, '92		
"	Nov. 8, '92		
"	July 2, '92		
"	Sept. 26, '93		
"	Dec. 28, '93		
"	May 18, '93		
"	April 19, '93		
"	July 21, '94		
"	Nov. 26, '94		
"	Sept. 19, '94		
"	Oct. 6, '93		
"	June 7, '93		
"	Aug. 25, '94		
"	Mar. 27, '94		
"	Feb. 16, '95		In trust.
"	Oct. 28, '95		In trust for daughter, Marguerite.
"	May 25, '95		In trust for son, Peter H. Anthier.
"	Mar. 4, '95		In trust for Amelia Young.
"	Feb. 16, '94		
"	Nov. 18, '95		
"	Mar. 8, '95		In trust for Metropolitan Foot Ball Club.
"	Aug. 14, '95		
"	June 22, '95		
"	Sept. 30, '96		In trust for son, Russell.
"	Oct 28, '96		
"	April 24, '96		In trust for son, Arthur Edwin.
"	July 24, '96		
"	May 29, '96		In trust for daughter, Florence.
"	Oct. 29, '95		In trust for daughter, Inez.
"	Aug. 17, '96		
"	Oct. 1, '96		
"	Nov. 14, '96		In trust for D. Co., 6th Ass.
"	July 9, '96		In trust for sister, Grace W. Harvey.
"	May 19, '96		In trust for daughter, Gladys.
"	April 24, '96		
"	April 21, '96		
"	Dec. 16, '97		
"	Aug. 11, '97		In trust for daughter, Evelina Hannah.
"	Oct. 26, '97		
"	June 8, '97		
"	April 14, '97		
"	Nov. 12, '97		
"	May 10, '98		
"	Oct. 6, '98		
"	July 30, '98		

Montreal City and District Saving Bank—

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		$ cts.	$ cts.	$ cts.	
	Brought forward			29,929 07	
	Hudson, Helen S., Mrs. T. Castle			12 23	138 Laval ave
	Hudson, Helen S., Mrs. T. Castle			12 23	138 Laval ave
	Harper, Mary G., Mrs. D. B. Atkinson			13 24	44 Osborne st
	Hutchings, Rev. R. F			12 23	Montreal
	Hall, Margaret			1 18	149 Berri
	Hepburn, Annie, Mrs. A. Baile			1 23	107 Hospital st
	Howell, A. G			1 96	
	Henderson, Annie G			1 27	
	Higgins, Ella, Mrs. M. McGowen			70 81	Côte St. Paul
	Higgins, Ellen, wid. D. Kiernan			3 31	27½ Arcade
	Hamon, Philip J			74 58	95 St. Hypolite
	Hislop, jr., Andrew B			11 92	St. Laurent
	Henderson, James F			84 06	275 St. Chas. Borr
	Hébert, Philomene, Mde E. Boulerion			94 14	St. Edouard
	Hughes, Alexander			2 80	Outremont
	Hammond, Margaret, Mrs. H. Russell			29 20	339 St. Antoine st
	Harvey, Amelia E			20 08	Lachine
	Henry, Melina			4 45	70 St. Louis
	Hepburn, Emily			2 66	
	Hyde, Jane			22 60	
	Houston, Robert			8 41	English River, Chateauguay
	Hubert Gabrielle			6 59	183 Mance st
	Hébert, Arthur J			1 27	St. Henri
	Hadley, Harry			23 39	945 Wellington
	Hodge, jr., Geo			4 13	8 Seymour ave
	Horsfall, John H			2 22	St. Lambert
	Harris, Samuel			5 87	4023 Dorchester
	Hyde, John and McMann, Walter			3 51	34 Lincoln ave
	Henry, Marie Louise, Mrs. E. Anthier			1 22	20 Bishop st
	Hopkins, F. W			40 21	164 St. James
	Hall, Hon. John S			1 27	Denver, Col
	Irving, Mary			10 00	Montreal
	Irishe, Emma C., Mrs. Wm. Lister			4 37	35 Gosford
	Innes, James R			75 18	11 Dubord
	Ibbotson, K. Eliza			1 91	178 Mansfield
	Inglis, Adeline, Mrs. Ed. Fanning			1 32	233 Guy st
	Jordan, Mary			3 29	Ste Anne de Bellevue
	Joseph, Walter J			2 80	30 St. Frs. Xavier
	Johnson, A. R			4 12	Chambly
	Johnson, Matthew			1,952 78	St. Ann's Market
	Johnson, Eliza P			22 51	Montreal
	James, J. C			4 12	Kingston, Ont
	Jacobs, M			7 98	
	Johnston, Wm			2 60	49 St. Frs. Xavier
	Jordan, John F			2 25	St. Lawrence st
	Jenkins, Amelia, Mrs. A. Sawtell			2 78	120 Drolet
	Jeffreys, John J			1 64	158 Drolet
	Joseph & Burroughs			2 90	Montreal
	Jouchereau, Olivier			2 39	Ile d'Orleans
	Carried forward			32,608 28	

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	Month Year		
Head Office.	April 4, '98		In trust for grandaughter, Chris. Marguerite Castle.
"	April 4, '98		In trust for grandson, George Castle.
"	Dec. 20, '97		
"	Jan. 3, '98		In trust for son, William A.
"	Oct. 3, '98		
"	Mar. 22, '98		
"	Feb. 11, '98		In trust for Côte St. Antoine, Meth Sunday School.
"	Mar. 5, '98		
"	June 16, '98		
"	Mar. 26, '97		
"	June 18, '98		Dead.
"	Dec. 30, '98		In trust for son, Wm. Harold.
"	Nov. 14, '98		
"	Sept. 10, '97		
"	Feb. 3, '98		
"	Dec. 16, '98		
"	July 13, '97		
"	June 20, '99		
"	May 25, '99		
"	Oct. 28, '99		
"	April 17, '99		
"	April 10, '99		
"	April 7, '99		
"	Nov. 27, '99		
"	Sept. 30, '99		
"	Aug. 2, '99		
"	Feb. 27, '99		In trust for son, Guy Guerin Harris.
"	May 17, '99		In trust for P. P. Roe.
"	Aug. 16, '19		In trust pour sa fille Juliette.
"	Aug 1, '99		
"	April 6, '98		
"	May 17, '58		
"	Sept. 12, '85		
"	Feb. 15, '92		Dead.
"	Sept. 18, '94		
"	May 30, '98		
"	April 11, '93		
"	Sept. 29, '93		
"	May 3, '65		
"	Sept. 13, '73		
"	Oct. 16, '74		
"	Oct. 14, '74		
"	Sept. 29, '74		
"	June 11, '77		
"	July 19, '76		
"	Feb. 26, '78		
"	Oct. 24, '79		
"	Feb. 24, '79		
"	Dec. 21, '75		

Montreal City and District Savings Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			32,608 28	
	Joseph, Ellen, Mrs. L. Davis			3 74	200 University
	Jenning, Mary, Wid. John Claxton			11 17	Longueuil
	Judah, Wurtele & Branchaud			3 32	Montreal
	Johnson, Sarah Jane			8 53	Magog
	Jackson, Mary			5 56	Montreal
	Jones, Reginald F			1 58	"
	Jones, Reverley E			1 59	"
	Johnson, Sir W			26 84	
	Joubert, Jacques C			2 39	St. Leonard de P. Maurice
	Jackson, Oscar D			1 82	49 Victoria
	Jodoin, Honoré & wife, Charron, Clarinda			2 23	Longueuil
	Jordan, Mary			73 70	
	Jodoin, Charles			1 58	1410 Ontario
	Jackson, Edward			1 35	
	Jarris, Pacifique			1 33	365 Laval ave
	Julian, Caroline			16 04	317 Drummond
	Jacobie, John R			3 72	11 Argyle ave
	Jackson, Leslie			3 85	14 Towers ave.
	Jarling, Gertrude, Mrs. J. Walker			47 12	Pine ave
	Jean, William			1 50	
	Jacotel, Jos. S			1 20	424 St. James
	Jamieson, Fred C			2 47	962 Sherbrooke st
	Joubert, Marie Lse, Mde Hy Lefebvre			14 51	Chenneville, Hartwell, P.Q.
	Joubert, Evelina			2 38	St. Vincent de Paul
	Jordan, Katie			14 89	1649 Ste. Catherine
	Johnson, Edith M., Wid. W. E. D. Sutherland			6 82	2706 Ste. Catherine
	Jutras, Louis			22 04	126 St. James
	Jacques, Luce			19 95	Hotel Dieu
	Janon, Agnas H., Mrs. A. Drummond			5 65	Petite Côte
	Jaques, Muriel			4 80	34 Fort
	Jackson, William P			1 25	At London & Lancashire Life Ins.
	Johnson, Hattie			1 24	180 St. Constant
	Gutman, Annie, Mrs. W. Gutman			10 16	Peel st
	Kenny, Edward J			2 84	At Balmoral
	Kilby, Claude			1 42	7 Oxenden ave
	Kingan, John			2 27	13 Plateau
	Kearns, Fred G			5 38	41 St. Paul
	Keene, John T			1 37	159 Chatham
	King, James			2 09	
	Kerr, Ann			13 31	Port Lewis
	Kenny, James			4 70	Prince st
	Keating, Thomas			7 23	Montreal
	Knapp, Chas			2 19	554 Dorchester
	Kane, Robert			4 64	Montreal
	Kelly, Agnes, Mrs. Fosgrave			2 12	Terrebonne
	Knibb, Benjamin			4 00	At Hy Morgan
	Kennedy, John			3 21	386 St. Dominique
	Kane, Roland			4 65	85 Bleury
	Carried forward			32,996 02	

Banque d'Economie de la Cité et du District de Montréal.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Head Office	Dec. 14, '86	....	In trust for Florence Naomi.
"	Jan. 29, '77	....	
"	Oct. 11, '84	....	
"	May 31, '87	....	
"	" 14, '83	. .. .	
"	Feb. 25, '87	....	
"	" 25, '87	....	
"	June 19, '88	... .	
"	Mar. 14, '88	....	
"	Dec. 4, '88	....	
"	April 8, '89	....	
"	Oct. 31, '91	.....	Dead. In trust for niece Mary Crowe.
"	July 26, '94	... .	
"	" 9, '93	.....	
" ...	Nov. 14, '95	.....	
"	Feb. 21, '95	.....	
"	May 25, '95	... .	
"	Jan. 28, '96	. .. .	
"	May 16, '96	....	In trust.
"	Mar. 24, '96	....	
"	July 18, '97	....	
"	June 24, '97	... .	
"	Aug. 3, '97	....	
"	Jan. 3, '97	....	
"	Nov. 17, '98	.....	
"	June 1, '98	.....	
" .. .	Jan. 5, '98	....	In trust pour son fils Louis.
"	Nov. 9, '98	.....	
" ..	Mar. 24, '98	.....	
"	Dec. 26, '99	.....	
"	" 21, '98	....	
"	Nov. 27, '99	.....	
"	Mar. 14, '73	....	
"	Jan. 11, '92	. .....	
"	Oct. 2, '93	....	
"	Dec. 26, '93	. ...	
"	Sept. 29, '92	. .....	In trust for daughter Lillian.
"	Oct. 3, '90	.....	
"	Mar. 19, '91	....	
"	Aug. 30, '66	....	
"	Mar. 13, '66	....	
"	" 13, '66	....	
"	April 6, '76	.....	
"	" 28, '74	....	
" ...	" 29, '75	....	
"	June 30, '77	. ...	
"	Aug. 15, '77	....	
"	Mar. 30, '80	.. ..	

Montreal City and District Saving Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			32,996 02	
	Killen, Nellie			2 12	30 Dowd st
	Kearney, Thomas			3 58	736 Sherbrooke
	Korth, George			3 47	84 Inspector
	Kelly, Martin J			57 91	63 St. Maurice
	Kennedy, William			2 26	
	Kochn, Ferdinand			4 79	159 St. Hypolite
	Kaufman, A., Fisher, A. Kaufman, M. Lauterman, M. and Lightstone, J. H.			4 54	
	Kent, James			7 66	Montreal
	Kerr, Wm. H.			8 58	"
	Kaufman, Isaac			16 74	62 Ste. Elizabeth
	Kelpin, C. P			3 31	3 Napoleon
	Kimball, Katie			16 61	85 City Councillor
	Keenan, John			80 24	1144 Sherbrooke
	Kenna, Timothy			10 93	St. Lawrence Hall
	Knight, Annie, Mrs. M. Gunwall			1 80	
	Kenfield, Bessie			2 21	68 St. Urbain
	Kernan, Mary, Wid. John Doyle			302 31	
	Kegle, Julie			11 64	59 St. Dominique
	Kearney, Daniel			3 07	
	Kellaly, H. Murray			1 30	McGill College
	Kelly, Mary			130 61	Montreal
	Kelly, John			85 38	617 St. André
	Kay, Kate, Mrs. David Seath			1 30	63 McGill Coll. ave.
	Kennell, Maggie			267 09	Glengarry
	Kearney, Gretta			10 20	130 Ste. Famille
	Kennedy, Bridget			1,190 65	38 Eleanor st
	Kneen, George F			1 31	33 Arcade st
	Khoury, Louis			2 31	22 St. Dominique
	Kerr, James B			3 37	
	Kearney, Sarah			233 67	Montreal
	Kennedy, Louisa C A., Mrs. John			5 24	
	Kelly, Mary, Mrs. P. Elliott			493 34	935 St. Lawrence
	Kress, Carie, Mrs. P. Progesky			4 24	648 St. Lawrence
	Kehoe, Bridget			2 15	7 Quesnel
	Kelly, Minnie			1 37	216 St. George st
	Kenmure, Jane, Mrs. John Cooke			7 23	1089 City Hall ave
	Kearney, Estella, Mrs. W. H. Kelly			11 89	Buckingham, Que
	Kough, Susan, Mrs. R. Kough			3 66	1 Mitcheson ave
	Kelly, Hannah			2 45	820 Sherbrooke
	Kaiser, Frederick J			1 59	644 Sanguinet
	Kaiser, Alice B			1 85	
	Kerry, Richard A.			2 19	149 Durocher
	Kirkups, Maggie			2 43	
	Kearney, Thomas			1 61	66 Mance st
	Kerry, John jr.,			6 89	149 Dorchester
	Kennedy Mary Jane			27 98	St. Bridget's Home
	Kay, Kate, Mrs. David Seath			1 44	63 McGill Coll. ave.
	Kenwood, Wm. H			1 75	Cor. Elm ave. & Ste. Catherine
	Lariviere, Olive, Vve J. Bourret			2 13	Montreal
	Lamarche, Jean			2 76	595 Ontario
	Levesque, Joseph			4 78	2 Little St. Antoine
	Lessard, Marie			3 60	47 St. Mark
	Carried forward			36,059 55	

SESSIONAL PAPER No. 7

Banque d'Economie de la Cité et du District de Montréal.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Head Office	Mar. 18, '85		
"	Feb. 2, '85		
"	April 12, '86		
"	Jan. 4, '93		
"	Oct. 17, '85		
"	Feb. 3, '86		
"	July 23, '83		In trust.
"	Dec. 19, '89		
"	May 19, '86		In trust for Grace Aitken. (Dead.)
"	April 26, '84		
"	Feb. 26, '87		
"	Sept. 17, '88		
"	Dec. 21, '88		In trust for Glendwynne L. Cloran, son of Michael.
"	Aug. 21, '88		
"	Mar. 3, '90		
"	July 1, '90		
"	Feb. 10, '91		
"	Mar. 21, '92		
"	April 27, '92		
"	" 16, '94		
"	Dec. 16, '95		
"	June 18, '94		
"	" 26, '96		In trust for daughter Grace Isabella S.
"	Oct. 19, '86		In trust for brother Alex Anthony.
"	Aug. 17, '96		
"	June 26, '96		
"	May 28, '96		For A Co. 6th Fusilliers.
"	Nov. 3, '96		
"	May 21, '97		
"	April 15, '97		
"	Feb. 8, '97		
"	Nov. 8, '97		
"	Sept. 8, '97		
"	Nov. 15, '97		
"	May 26, '98		
"	" 6, '98		In trust for son Charles Cooke.
"	Dec. 12, '98		
"	" 16, '98		
"	Jan. 4, '99		In trust for niece Mary McKenna.
"	Oct. 28, '99		
"	" 28, '99		
"	Nov. 29, '99		
"	June 5, '99		
"	July 10, '99		
"	Oct. 7, '99		
"	" 4, '99		
"	" 24, '99		
"	April 26, '99		
"	" 12, '79		
"	May 1, '82		
"	Nov. 25, '85		
"	Oct. 19, '83		

Montreal City and District Saving Bank—

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		$ cts.	$ cts.	$ cts.	
	Brought forward			36,059 55	
	Lapierre, Joseph			1 52	Bonsecours Market
	Lapierre, Josephine, Mde A. Regimbal			2 88	60 St. Dominique
	Leblanc, Amanda			1 86	112 Delinelle
	Lovie, Christine, Mrs. T. Starr			2 17	
	Love, Elizabeth, J., Mrs. J. B. Smeath			2 46	357 St. Dominique
	Labranche, Napoléon			5 06	
	Latraverse, Rev. Narcisse			2 11	
	Lawless, Maggie			1 97	Upper Bleury st
	Lebel, Aimée, Mde Landry			2 44	Atwater Ave.
	Lyons, Catherine			2 67	649 St. Lawrence
	Langevin, Elizabeth, Mrs. T. Burdett			1 42	Cor. Craig and St. Chs. Borr.
	Loughren, John and wife Wardill, Ellen			9 94	Montreal
	Lyden, James			4 78	424 Notre Dame
	LeRoy, J. B			1 67	226 St. Lawrence
	Letourneau, François E			3 94	261 St. Paul
	Leach, Wm. H			11 62	
	Logan, Isabella, Mrs. James			3 00	Côte St. Antoine
	Leste, A. A			29 06	Montreal
	Louson, John			6 40	"
	Lefebvre, Luc			1 58	St. Philippe
	Lyall, Henry J			10 47	970 Sherbrooke
	Lavoie, Ulric			9 13	Montreal College
	Lajeunesse, Jos. and wife Bastien, Olivine			5 37	
	Lovell, Frank F			10 71	23 St. Nicholas
	Lamoureux, Léa			3 87	50 St. Constant
	Levey, Charles L			10 42	Montreal
	Lowden, Robert C			12 43	"
	Lynn, William S			3 56	"
	Leduc, Gilbert			3 20	Coteau St. Pierre
	Lang, Andrew, jr			9 83	Chateauguay Basin
	Lamarche, Rev. Godfrey			2 06	St. Bruno
	Lachapelle, J. Omer			5 13	1891 Ste. Catherine
	Lesser, Joseph W			29 66	71 St. James
	Legault dit Deslauriers, Marie, Vve J. Poirier			27 19	Lachine
	Lafleur, C			3 09	
	Lapierre, Jean Baptiste			2 39	Holyoke, Mass
	Lowe, John W			2 33	Montreal
	Lyon & Co., Olivier H			5 97	"
	Lecavalier, Damase			3 57	St. Laurent
	L'Heureux, John			2 51	
	Lee, Annie			4 54	
	Lonsdale, Muriel D. W., Mrs. T. H.			43 58	6 Drummond
	Levey, Rebecca, Mrs. A. Saunders			12 06	
	Lamothe, Amélie			3 00	Montreal
	Lauzon, Clothilde			1 62	"
	Lynch, Michael C			2 70	8 Mayor St
	Lee, Thomas jr			20 84	Boston, Mass.
	Leslie, James			4 28	Montreal
	Lewis, Eleanor, Mrs. Thos			3 15	160 Fulford
	Carried forward			36,416 76	

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	Month Year		
Head Office	Dec. 13, '90		
"	Oct. 29, '90		
"	Feb. 9, '91		
"	Dec. 4, '90		
"	Mar. 1, '90		
"	April 7, '91		
"	June 6, '90		
"	May 19, '83		
"	Jan. 11, '86		
"	Aug. 1, '85		
"	" 30, '83		
"	June 17, '80		
"	March 6, '77		
"	May 27, '82		
"	Aug. 7, '80		
"	May 23, '90		
"	June 23, '90		
"	Sept. 2, '50		Dead.
"	" 7, '82		In trust for Thos. Ryan, blind man.
"	Oct. 23, '85		
"	Sept. 6, '84		
"	" 24, '84		
"	" 1, '84		In trust.
"	" 5, '85		
"	Jan. 27, '63		
"	Feb. 17, '66		
"	May 15, '69		
"	Jan. 17, '70		
"	Feb. 8, '71		
"	Nov. 24, '87		In trust for daughter Mabel.
"	July 15, '87		Pour la Fabrique St. Bruno.
"	April 25, '91		
"	Jan. 4, '72		
"	Dec. 23, '76		Dead.
"	Nov. 20, '74		
"	Jan. 11, '75		In trust for son Joseph.
"	May 31, '77		
"	June 13, '73		
"	Oct. 10, '91		
"	" 2, '77		
"	July 29, '74		
"	Aug. 28, '91		In trust for daughter Muriel.
"	Dec. 26, '79		
"	Aug. 7, '80		
"	June 18, '79		
"	" 1, '78		
"	Dec. 27, '78		
"	May 4, '82		
"	Sept. 19, '85		

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		$ cts.	$ cts.	$ cts.	
	Brought forward			36,416 76	
	Laird, Isabella, Mrs. Jas. Maher			8 82	Montreal
	Lafleur, Hector			2 30	14 Dorchester
	Laforce, Eugène			3 04	67 rue des Erables
	Lonsdale, Amelia D., Mrs. T. H.			7 58	
	Lammerts, Rev. F. Van Bueren			4 15	484 St. Urbain
	Lefebvre, Louis			3 20	Montreal
	Lefrançois, Almanda			3 04	8 St. Justin
	Legault dit Deslauriers, Rachel			2 33	142 St. Joseph
	Labarre, Marie A. E			4 48	Three Rivers
	Legault, Odile			2 77	354 Seigneurs
	Leprohon, Lucie, Mrs. D. McDonald			1 82	Montreal
	Lathe, Bell M			5 97	585 Lagauchetière
	Lacourcière & Murphy			2 94	162 St. James
	Latraverse, J. E			6 27	454 Mignonne
	Learmont, Agnes			8 24	Montreal
	Lepage, Philomène, Mde C. Lamoureux			2 70	195 St. Denis
	Lasizerail, Amélie A., Mde E. Gauthier			1 92	297 St. Chs. Borr.
	Labelle, Louis			5 00	St. Paul St
	Lane, Campbell			4 65	
	Lamére, Hercule			2 71	Montreal
	Lefebvre, M. X			2 37	334½ St. Antoine
	Levy, Joseph			8 04	Montreal
	Leber, Esther, Mde Jos. Pagmeelo			4 01	12 Chaboillez Sq
	Leach, W. H			15 83	266 St. Constant
	Lacoste, Wilfrid			1 58	57 St. Patrick
	Laidlaw, John			1 41	167 St. Antoine
	Loughi, Lorenzo D			5 86	2805 Ste. Catherine
	Lanctot, Charles			5 36	27 University
	Lacroix, J. C. H			26 83	334 Sherbrooke
	Lefebvre, Edouard			6 47	St. Laurent
	Leonard, P. L			1 33	Ste. Rose
	Lee, James			16 30	60 Ste. Famille
	Levi, Rose, Mrs. Hy. Jacobs			13 97	742½ Sherbrooke
	Lily, Margaret			1 39	901 Dorchester
	Lemieux, J. Bte			1 40	328 St. Joseph
	Luedecking, Ludwig			2 39	260 St. James
	Lavallée, Benjamin			14 78	St. Joseph
	Longpré, Aurélie, Vve Marc Gauvreau			2 26	186 Ann Ave
	Langevin, Toussaint			73 17	110 Craig
	Lamoureux, Mary, Mrs. Chs. Garrick			1 36	133 Vinet
	Leduc, Paméla, Mde Stan. Major			1 35	Sault au Recollet
	Lewis, David jr.			11 00	At Crathern & Caverhill
	Lyons, Mary, Mrs. J. Kennedy			4 24	212 German
	Labelle, Alf. Eug			6 93	212 St. Hubert
	Laurendeau, Joseph C			1 48	1613 Notre Dame
	Leslie, Marion N			47 64	167 St. Antoine
	Leroux, Tertullien			3 77	Cèdres
	Lawrence, J. A			2 15	350 aLaval Ave.
	Larue, Vitaline, Vve J. L. Béliveau			2 00	568 St. Denis
	Little, George J			15 29	1636 St. Hypolite
	Carried forward			36,802 65	

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	Month Year		
Head Office	Feb. 21, '84		
"	Oct. 8, '85		
"	Mar. 14, '87		
"	May 1, '91		In trust for daughter Dorothy B.
"	" 1, '88		
"	June 19, '88		
"	April 9, '88		
"	Aug. 4, '86		
"	Dec. 29, '83		
"	Jan. 1, '85		
"	Mar. 5, '84		In trust for Lucy.
"	Feb. 23, '82		
"	July 24, '88		
"	Nov. 8, '88		
"	Aug. 1, '89		
"	Oct. 18, '89		
"	May 18, '89		
"	Mar. 12, '79		
"	Dec. 4, '91		In trust.
"	April 2, '83		
"	Jan. 4, '86		
"	Sept. 24, '89		In trust for estate Jean Guy.
"	Jan. 22, '89		
"	Mar. 19, '89		In trust.
"	June 3, '90		
"	May 20, '92		
"	Mar. 2, '92		
"	April 20, '92		
"	Oct. 21, '92		
"	Nov. 18, '92		
"	Jan. 8, '92		
"	June 25, '92		
"	Feb. 29, '92		
"	June 1, '92		In trust for Margaret Thompson.
"	" 22, '93		
"	July 14, '92		
"	May 25, '93		
"	April 15, '93		
"	Jan. 27, '93		
"	Mar. 11, '92		
"	May 31, '92		
"	April 11, '93		
"	July 25, '92		
"	Aug. 1, '93		In trust for son Alfred.
"	June 7, '92		In trust for brother Stewart C. Leslie.
"	Oct. 3, '94		
"	Aug. 20, '94		
"	Jan. 12, '93		
"	Sept. 12, '93		
"	May 21, '94		

Montreal City and District Saving Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			36,802 65	
	Lawton Frederick			1 87	
	Langdon, Mary			2 74	68 Victoria
	Lucan, Mark			9 97	Common & Callières.
	Laviolette, Corinne, A.B.			1 87	470 Lagauchetière
	Laganière, F. X.			1 96	319 Commissaires
	Leveck, Eda, Mrs. J. Simon			2 12	
	Lefebvre, Zacharie			1 83	St. Philippe de Laprairie
	Lamarche, Malvina, Mde S. Prevost			2 60	57 Dubord
	Logan, Daniel			1 30	1285 Notre Dame
	Lecourt, Rev. J. H.			6 43	Longue Pointe
	Laverty, Bessie			1 28	307 St. Urbain
	Lespérance, Eugénie, Mde Dumouchel			1 90	38 St. Denis
	Lacombe, Elizabeth			43 07	Côte des Neiges
	Lamothe, Eugénie			19 43	30 Victoria
	Lecavalier, Joseph			1 26	Lachine
	Lecours, Clovis			3 23	St. Laurent
	Langevin, Arthur			6 58	Marieville
	Lefebvre, Alphonse			1 49	St. Henri
	Lacroiv, Hermenegilde			2 42	St. Laurent
	Laurie, Archibald			8 88	
	Leigh, Lizzie E., Mrs. R. A. Squire			1 39	2074 Ste. Catherine
	Laprés & Lavergne			3 04	St. Denis st.
	Levy, J. C. E			24 19	Montreal
	Lanctot, Joseph			4 26	St. Henri
	Lewis, G.G			19 53	897 Sherbrooke
	Lizée, Frs. Ovila			1 84	221½ St. Laurent
	Labbé, Rose Anna, Vve. A.St. Louis			1 33	287 Ste. Elizabeth
	Labelle, Alf. E			5 76	48 Berri st
	Leblanc, Napoléon			3 45	Morrisburgh, Que
	Lussier, Modeste			36 05	St. Philippe de Laprairie
	Lightbound, Mary Louise			2 48	295 Peel st
	Lightbound, Maud Ellen			2 48	"
	Lightbound, Coustance E.			2 48	"
	Lionais, Henri			3 37	
	Leclere, Melina, Mde. C. Lafleur			6 11	144 St. Maurice
	Loranger, Jos. T			4 02	999 St Denis
	Leroux, Odile			212 28	Montreal
	Lapointe, Julie			204 08	Convent Mont. Ste. Marie
	Leger, Victoire			40 68	Montreal
	Lynch, Michael			354 15	Chambly
	Levy, Joseph C. E			96 73	36 St. Vincent
	Laplante, Prosper			2 34	Lachine
	L'Hoist, Mary			1 39	490 St. Urbain
	Lamarche, Alfred			4 26	St. Henri de Mascouche.
	Leonard, Edouard			19 01	Ste. Monique
	Levy, J. C. E			10 41	Montreal
	Lalonde, Flavie, Mrs. D. McIntosh			2 79	24 Union ave.
	Lussier, Emelie			16 87	131 Bonaventure
	Laverriere, Graziella			32 30	81 Chatham
	Leroux, Dina			7 18	Cédres
	Carried forward			38,051 13	

Banque d'Economie de la Cité et du District de Montréal.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Head Office	July 23, '94		Dead.
"	Dec. 18, '94		
"	July 25, '94		
"	Oct. 15, '94		
"	Sept. 18, '94		
"	Oct. 20, '94		
"	Feb. 20, '94		Dead.
"	Oct. 3, '94		
"	July 19, '94		
"	Dec. 3, '94		In trust for Zéphirine Boulay.
"	July 25, '94		
"	Oct. 7, '95		
"	May 16, '95		
"	Aug. 23, '95		
"	Mar. 12, '95		
"	Nov. 28, '95		
"	May 20, '95		
"	Aug. 10, '95		
"	Sept. 30, '95		
"	Nov. 2, '95		
"	May 21, '95		
"	May 10, '95		
"	Jan. 7, '95		In trust for Emelie Levy.
"	Apr. 13, '95		
"	Sept. 30, '95		
"	" 27, '95		
"	" 22, '93		
"	Apr. 23, '96		
"	May 6, '96		
"	Sept. 15, '96		
"	Nov. 13, '96		
"	" 13, '96		
"	" 13, '96		
"	May 22, '96		
"	Jan. 15, '96		
"	Nov. 28, '96		
"	" 23, '96		
"	Sept. 6, '96		
"	Oct. 15, '96		
"	July 29, '96		
"	Aug. 18, '96		In trust pour Maria Caroline Levy.
"	Dec. 29, '96		
"	Jan. 27, '96		
"	Nov. 18, '96		
"	" 9, '96		
"	Jan. 3, '96		In trust for daughter Edith.
"	July 8, '96		
"	Oct. 6, '97		
"	May 18, '97		
"	Sept. 13, '97		

Montreal City and District Saving Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			38,051 13	
	Lindsay, Mary, Mrs. Irwin			1,659 44	St. Lambert
	Larose, Louis			1 27	Longue Pointe
	Lesperance, Albert P			1 30	Montreal
	Labelle, Alfred			6 34	
	Labadie, Adolphe			1 49	15 St. Lambert's Hill
	Labelle, Jos			2 11	
	Lummis, Wm			6 88	22 Barclay st
	Lafond, Alphonsine, Mrs. S. Taylor			5 47	20 St. Justin
	Lounder, Hazel G			1 46	820 Dorchester
	Learmout, J. B			48 26	Montreal
	Lavallée, Olier			37 46	Côte St. Pierre
	Lawrence, Octave			7 43	354 Lagauchetiere
	Lauder, Mary A., Mrs. J. W. Morris			40 38	Forfar st. Pt. St. Chas
	Laurie, L. C			20 75	
	Landerman, Francis			2 53	Notre Dame st
	Lunan, Robt. J			64 38	7 Visitation
	Lafontaine, D. E			6 83	
	Légarè, Joseph			3 66	Côte des neiges ouest
	Legaré, Emile			16 97	" "
	Liggins, Addie, Mrs. G. S. Hunter			3 93	18 Plateau
	Lariviére, Augustin			2 19	St. Hyacinthe, Que.
	Lalonde, Damase			1 25	Ste. Justine de Newton
	Lanigan, John J			46 77	155 Park ave
	Leroux, Jean Baptiste			4 53	19 St. Antoine
	Labranche, Marie E. L., Mde. A. A. Trottier			1 65	640 St. Denis
	Levesque, Pierre T			7 30	L'Assomption
	Lait, Henry H			1 18	212 Chatham
	Lait, Henry H			1 18	"
	Larseneur, Thomas			5 00	101 Cadieux
	Leduc, Dr. J			5 27	2254 Notre Dame
	Lefebvre, Maximêlién			1 70	St. Philippe
	Lapointe, Deoda			5 15	475 St. James
	Lavery, Mary C., Mrs. M. Gannon			4 75	Lachine
	Lefebvre, Oville, Mde. A. Pharon			22 33	98 Lamontague
	Larose, Louisa			6 01	St. André
	Laflèche, Célina R., Mde. E. A. Piché			23 08	Drummonville
	Legaré, Arthur			18 18	Côte des Neiges ouest
	Levy, Rachel, Mrs. M. Rudolf			2 10	Montreal
	Lalonde, Edouard C			6 42	Longueuil
	Legault, Gédeon			2 43	Pointe Claire
	Lefebore, Ovile, Pharon, Alphonse			195 20	268a St. Antoine
	Landerkin, Maria, Mrs. J. Thomlinson			3 26	56 Tupper st
	Leslie, James W. S			7 52	
	Lilly, Sarah Jane, Mrs. F. Lee			1 48	129 St. Maurice st
	Legault, Arthur			1 19	Pointe Claire
	Levitt, Henry			1 44	135 Berri
	Lachapelle, Paul			64 07	St. Frs. de Sales
	Lauzon, Adéline, Vve. C. Blondin			1 25	514 Centre Pt. st. Chas.
	Long, Mary Ellen, Mrs. W. Young			1 18	782 Palace
	Lespérance, Marie Lse			2 13	63 McCord st
	Labelle, J. Gustave			2 88	2 Dorchester
	Laframboise, Léon			1 20	St. Laurent
	Carried forward			40,440 74	

Banque d'Economie de la Cité et du District de Montreal.

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	Month Year		
Head Office	May 8, '97		
"	Mar. 18, '97		
"	Aug. 4, '94		
"	Nov. 27, '97		
"	May 19, '97		
"	Mar. 11, '97		
"	April 5, '97		
"	Oct. 5, '97		
"	June 28, '97		
"	Oct. 30, '97		In trust.
"	Feb. 22, '97		
"	Nov. 30, '97		
"	July 8, '97		
"	Apr. 1, '97		Dead.
"	Feb. 1, '97		
"	Jan. 11, '97		
"	July 20, '97		
"	Oct. 7, '97		
"	Aug. 26, '98		
"	Dec. 23, '98		
"	May 20, '98		
"	April 27, '98		In trust for sister Philomine.
"	Dec. 9, '98		
"	Nov. 7, '98		
"	Nov. 15, '97		In trust.
"	Mar. 18, '98		
"	Dec. 28, '98		In trust for son Chas. Carroll Lait.
"	" 28, '98		In trust for daughter Laura Mary Lait.
"	May 14, '98		
"	Aug. 15, '98		
"	Mar. 17, '98		
"	July 18, '98		
"	May 11, '98		
"	Nov. 9, '98		Dead.
"	Dec. 10, '97		
"	July 20, '98		In trust pour son fils Adolphe Brossard.
"	Aug. 26, '98		
"	Jan. 12, '98		
"	Apr. 20, '98		
"	Dec. 17, '98		
"	Nov. 9, 98		
"	July 6, '98		
"	Nov. 24, '99		
"	Mar. 18, '99		
"	May 22, '99		
"	Mar. 1, '99		
"	Apr. 25, '99		
"	Dec. 20, 99		
"	Feb. 2, '99		
"	Sept. 9, '99		
"	Apr. 1, '99		
"	Nov. 24, '99		

Montreal City and District Saving Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			40,440 74	
	Langevin, Marie Lse			7 17	Varennes
	Laflamme, Blanche, Mrs. C. Massey			2 35	
	Lavallée, A. S.			11 67	53 St. Laurent
	Laviolette, Alfred			1 40	16 Bonsecours
	Leclaire, Thos.			5 46	Lachine
	Labelle, Joseph			6 48	Sault au Recollet
	Lorge, Jean Bte			3 95	
	Lozeau, Joseph			2 02	Varennes
	Lavigne, Clovis			1 54	rue Notre Dame
	Larkin, Thomas			4 51	138 St. James
	Lunn, Emma H.			7 76	675 Sherbrooke
	Laniel, Rachel, Mde. Jos. Auger			3 13	34 Albert
	Lamarche, Rev. Philippe			1 17	493½ King st. east, Toronto
	Lalonde, Josephine, Vve Ald. Barbeau			48 74	Vaudreuil
	Leroux, Ada, Mde. V. Girouard			2 22	1879 NotreDame
	Levin, Louis			2 03	905 Dorchester
	Lessard, Albertine			2 30	Ste. Ursule
	Liffiton, W. H			3 00	24 Monique st.
	Levert, Marie			644 71	27 Windsor
	McGill, Medical Society			2 46	Montreal
	McCormick. James			3 13	"
	McDougall, Helen A., Mrs. P			5 87	1815 Ste. Catherine
	Marling, Sarah			5 25	1760 "
	McKallagan, Maggie M			2 31	68 McGill, Coll. ave.
	Mount, A. Edith			1 70	Mance st
	Marchbank, W. J.			5 85	Saranac Lake, N.Y.
	Mullarkey, Attie			4 36	8 Hanover
	Michaud, J. L			1 65	Ste. Anne de Bellevue
	Murphy, Mary, wid. E. C. Monk			2 14	
	Mann, Albert			21 18	Longue Pointe
	McGarvey, Owen			5 60	Montreal
	McIntosh, John			5 41	545 Bonaventure
	McDonald, C. H			3 06	120 St. George
	Misell, Caroline, Mrs. W. M			1 64	39 Metcalfe
	Mailley, Zélie, Mrs. J. Steele			5 61	Sault au Recollet
	Minoque, Wm			3 09	567 St. Lawrence
	Michaëls, Nancy			6 24	742½ Sherbrooke
	Maher, Patrick			163 82	Cor. Dor. & Aqueduct
	Marshall, Theo. S.			4 09	71 Beaver Hall Hill
	Macdonnell, R. L.			19 73	1433 Ste. Catherine
	McNeil, Eliza			55 36	1727 N. Dame
	McGauley, Patrick			2 27	Montreal
	Michaud, Marie Lse			2 13	133 St. Laurent
	McNeil, W. Dunn			7 91	96 St. Hypolite
	Mariée, Pierre A			4 09	398 St. Laurent
	McIntosh, John			2 63	167 St. Peter
	Meunier, Louis			2 36	Rue Notre Dame
	McLean, John J			7 17	34 Lincoln ave
	McNamee, Cath., Mrs. F. Reilly			5 29	Montreal
	Manning, Thos.			4 23	Sault au Recollet
	McDougall, Andrew			3 27	
	MacBean, W.			4 88	Danville, P.Q.
	McElhenny, Charles & John			12 65	119 Alexander
	Murphy, T. B.			2 69	61 St. James
	Carried forward			41,593 47	

SESSIONAL PAPER No. 7

Banque d'Economie de la Cité et du District de Montréal.

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	Month Year		
Head Office	Aug. 9, '99		
"	Apr. 12, '99		
"	Sept. 5, '99		
"	Oct. 12, '99		
"	Aug. 2, '99		
"	Nov. 25, '99		
"	July 20, '99		
"	Sept. 25, '99		
"	Aug. 8, '99		
"	Oct. 12, '99		
"	Apr. 1, '99		
"	Feb. 3, '99		
"	Apr. 27, '99		
"	Dec. 18, '99		
"	Jnne 20, '99		
"	Mar. 20, '99		
"	Dec. 18, '99		
"	Aug. 28, '99		
"	Oct. 23, '99		
"	" 12, '82		
"	Sept. 13, '79		
"	Jan. 3, '85		
"	Dec. 7, '86		
"	Feb. 20, '83		
"	Sept. 15, '93		
"	Oct. 25, '93		
"	July 19, '92		
"	May 30, '92		
"	April 27, '93		
"	Dec. 2, '92		
"	Sept. 29, '81		For Estate Grier.
"	" 5, '85		
"	" 16, '85		
"	Nov. 13, '93		
"	Dec. 5, '91		
"	Nov. 29, '93		
"	Feb. 29, '92		
"	Sept. 27, '93		Dead.
"	Oct. 24, '92		
"	April 8, '91		
"	June 10, '91		
"	Nov. 10, '81		
"	Aug. 28, '91		In trust for bro. Thomas.
"	Oct. 17, '82		
"	" 21, '86		
"	Jan. 22, '80		Admiuistrator Estate A. L. Ferland.
"	Nov. 28, '85		
"	Dec. 3, '92		
"	Sept. 1, '86		In trust for daughter Kate.
"	May 27, '93		
"	Sept. 11, '93		
"	July 29, '91		
"	Sept. 27, '86		
"	Dec. 12, '85		

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		$ cts.	$ cts.	$ cts.	
	Brought forward			41,593 47	
	Morgan, Edward			4 07	606 Lagauchetière
	McNamee, Mary J., Mrs. A. Lockett			1 82	1037 St. Antoine
	Mills, Frederick W.			2 93	16 Baile st
	McElheney, John			7 70	119 Alexander
	McQuillan, Annie			1 88	St. Vincent de Paul.
	Maynard, Jessie			2 94	151½ St. George
	Moane, Alex			1 46	259 St. Antoine
	McDiarmid, J. C.			10 40	
	McGraw, Wm			2 65	100St. Ch. Borrommée
	McPherson, John			1 68	
	Moyse, Charles E.			3 48	96 University.
	Mayo, Daniel C			4 25	248 St. Hubert
	Madore, J. A.			3 36	85 Desiré, Hochelaga
	McRae, Elsie, Mrs. G. McAuley			3 74	59 Etienne
	McLennan, Marian			5 17	51 Bishop
	McNamara, Mary			77 61	27 St. Frs. de Sales.
	McDonnell, Owen			26 58	128 William
	May, Mary Eliza			6 15	141 Drummond
	Miller, Margaret H., Mrs. R. K. Graham			58 58	Windsor Hotel
	Malbœuf, Frederick			2 33	161 Chaboillez sq
	McIver, Anabella			1 73	844 Sherbrooke
	Mooney, Alice			2 19	562 "
	May, Miriam			2 40	105 Bleury
	Matthews, Pat			4 57	83 Juror
	McElligott, Johanna			3 09	40 Hermine
	McDougall, Wm.			3 46	P. O. Box, 1836
	McDonald, Alexander			1 90	
	McLeod, Clara			6 00	18 Plateau
	Measures, George			50 36	311 St. Antoine
	Malby, John Henry			1 37	223 McGill
	Montgomery, Elizabeth, wid S. Bain			201 76	17 Anderson
	Muir, George H			9 74	Côte St. Lambert
	McCaffrey, Maggie			8 36	774 Dorchester
	Merry, H. A.			15 29	Montreal
	Mailley, Zélie, Mrs. Thos. Steele			9 96	"
	Maloney, Margaret, Mrs. J. Propan			9 91	"
	Monk, E. L.			11 75	1225 Dorchester
	Moseley, E. F			17 39	216 Peel st
	Michelet, Henri			1 49	2 Sanguinet
	Murray, James H.			13 04	85 Union ave
	McKenna, Sarah E., wid. R. McKenzie			22 84	Outremont
	McKenna, Margaret			8 44	Ste. Marieu du Monnoir
	Mount, Sarah Jane			4 71	359 Notre Dame
	Macpherson, Graham B.			4 39	McGill Coll. ave
	Marcoux, Delphine, Mde A. Beauchamp			18 18	37 St. Dominique
	Molson, Gertrude			2 69	741 Sherbrooke
	McLeod, Pierre			2 45	15 St. Louis, C. St. L.
	McDonnell, Honora, wid. E. Lyons			1 52	282 St. Constant
	McGillis, John			8 42	420 St. Denis
	McMahon, Minnie, Mrs. H. W. Bochart			1 66	93 St. James
	Mount, Allen E.			8 78	253 St. James
	Carried forward			42,282 09	

Banque d'Economie de la Cité et du District de Montréal.

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	Month Year		
Head Office	Dec. 30, '84		
"	Oct. 5, '82		
"	" 6, '85		
"	July 22, '85		
"	May 2, '90		
"	Dec. 18, '90		
"	May 13, '90		
"	Oct. 15, '90		
"	Feb. 3, '90		
"	April 11, '90		
"	May 16, '82		
"	June 27, '82		
"	Nov. 23, '82		
"	June 2, '90		
"	Aug. 23, '90		
"	Oct. 8, '90		
"	June 7, '92		
"	Sept. 25, '90		
"	Nov. 24, '90		Dead.
"	" 15, '90		
"	Feb. 19, '89		
"	April 7, '77		
"	July 11, '85		
"	April 23, '92		
"	Dec. 19, '91		
"	Aug. 7, '93		
"	" 2, '86		
"	Mar. 2, '85		
"	June 18, '87		
"	Mar. 4, '92		
"	Dec. 18, '90		Dead.
"	Oct. 18, '92		
"	April 18, '87		
"	Nov. 20, '78		In trust.
"	Aug. 20, '87		In trust for son John M.
"	May 7, '86		
"	Nov. 5, '87		
"	Oct. 20, '90		In trust for daughter Grace
"	" 9, '89		
"	Jan. 8, '89		
"	Nov. 19, '89		
"	Feb. 12, '87		
"	May 8, '89		
"	" 27, '89		
"	Aug. 5, '89		
"	Oct. 23, '91		
"	Dec. 10, '89		
"	May 14, '89		
"	Mar. 7, '89		Dead.
"	July 23, '89		
"	" 9, 92		

Montreal City and District Saving Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			42,282 09	
	Midgley, Charles T.			2 17	P. O. Box 1436
	McKay, David R.			2 77	21 St. Sacrament
	Muir, George H.			8 27	St. Laurent
	Moore, George W			1 68	660 Craig
	McArthur, James			2 96	91 Cathedral
	Mooney, Henry			2 19	271 St. Martin
	McDonnough, Maggie, Mrs. R. Baker			6 46	Côte St. Paul
	McArthur, Colin			3 83	39 McKay
	Moran, Catherine			21 63	Montreal
	McCarthy, Mrs. Mary			21 05	Three Rivers
	Miller, Mrs. James L.			41 52	College st.
	Morrison, James A			33 69	Montreal
	Molson, Eliza A., Mrs. A. Molson			8 31	741 Sherbrooke
	McLaren, D. W			65 39	294 St. James
	Moffatt, Samuel			1 90	25 Etienne, Pt. St. Chs
	Mongeau, Vitaline, Mde H. Hébert.			3 21	South Durham
	Murphy, Hannah, Mrs. J. Fitzgerald			1 66	180 Canning,
	Mercil, Louis.			4 41	
	Maher, Eleanor			77 28	St. Margaret st.
	Murray, Robert B			2 53	Montreal
	Myers, Patrick.			377 61	Coteau Barron
	McPherson, John			2 25	Montreal
	McDonald, R. M. D			55 78	
	Morris, James, jr.			3 54	117 St. Urbain
	McDonald Rebecca, Mrs. James			6 20	102 Mansfield
	Ménard, Euclide			4 06	36 Sanguinet
	McCorkill, J. C. J. S			3 89	Montreal
	Mazé, Chas. D.			3 17	Rue Durocher
	McCawley, Ella, Mrs. R. A. Wilson			23 46	104 Ste Famille
	Maile, Frank			1 64	488 St. Paul
	Malouin, Luce			1 77	Montreal
	Macrae, William			19 47	"
	Munroe, Catherine			55 21	Ste. Catherine st
	McLaughlan, Patrick			10 15	Montreal
	Marchand, Charles			3 19	"
	McLea, James			2 87	"
	Murison, Darnley L.			11 01	36 McGill Coll. Ave.
	Mease, W. E.			2 42	213 Bleury
	McPherson, LeMoine			5 76	Riv. des Prairies B'd'g
	Moyse, Charles.			1 48	45 St. Sacrament
	Marquis, Leopold			6 35	6 St. Dominique
	McCool, Ann			4 54	Montreal
	McClelland Alexander			117 51	922 Dorchester
	Morris Joseph H			7 61	Montreal
	Merrill, Caroline			1 70	"
	Murphy, Ann			5 86	2021 Notre Dame
	Mullin, John			7 34	101 "
	McDonnough, Frank			3 47	Montreal
	McDonald, D. Wm.			1 62	"
	Morgan, Mary, wid. Wm			1 76	"
	Munroe, Thomas			2 12	
	Murphy, James			6 32	
	McCuaig, Flora			2 03	Glengarry Out
	Miller, William			10 54	16 St. Sacrament
	McShane, Kate			3 19	Montreal
	Carried forward			43,371 89	

Banque d'Economie de la Cité et du District de Montréal.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Head Office. ...	Oct. 5, '91	....	
"	" 15, '87	.....	In trust.
"	Sept. 22, '93	....	"
"	May 12, '88	.....	
"	July 27, '82	.....	
"	Dec. 27, '87	.....	
"	April 16, '88	.....	Dead.
"	Sept. 11, '89	.....	In trust for mother, Mary McArthur, wid. Colin.
"	Mar. 26, '60	.....	In trust.
"	Sept. 20, '60	....	
"	" 30, '61	.....	
"	Feb. 18, '65	....	
"	Mar. 17, '88	....	
"	Oct. 6, '88	.....	In trust.
"	Sept. 15, '88	.....	
"	Aug 4, '88	.. ..	
"	Jan. 13, '88	....	
"	" 20, '93	.....	
"	Sept. 3, '66	....	
"	June 12, '66	.....	Dead.
"	" 4, '66	..... .	
"	Feb. 28, '67	... .	
"	Dec. 30, '67	....	
"	July 29, '69	.....	
"	Oct. 6, '88	.. . .	
"	July 31, '88	....	
"	Dec. 13, '88	....	
"	June 27, '92	... .	
"	Aug. 1, '88	....	
"	April 18, '87	....	
"	Dec. 12, '88	....	
"	Nov. 2, '70	....	
"	Sept. 9, '71	.....	
"	May 8, '71	.. ..	
"	June 18, '72	... .	
"	July 19, '72	... .	
"	Mar. 22, '88	.....	
"	Nov. 21, '91	.....	
"	Feb. 18, '88	. .....	
"	Jan. 5, '88	.....	
"	April 29, '73	.. ..	
"	Dec. 20, '74	.....	
"	Nov. 17, '91	.....	
"	July 25, '76	.....	
"	Jan. 29, '75	.....	
" ...	July 5, '92	.....	
"	Mar. 29, '77	.....	
"	Nov. 27, '76	.....	
"	May 2, '74	.....	
"	Feb. 2, '74	....	
"	Jan. 12, '75	....	
" .. .	July 17, '76	.....	
"	Nov. 4, '75	.....	
"	Oct. 4, '77	....	
"	July 6, '74	..... .	

Montreal City and District Savings Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			43,371 89	
	Moore, John C			6 27	Montreal
	Moussette. S. P			2 22	"
	Moyna, John			4 40	"
	McGregor, Ellen, Mrs. Alex. Rose			12 06	
	Murray Mary B., Mrs. T. Carmody			6 49	
	Muir, Joseph			1 62	"
	MacGregor, James			2 47	"
	McDonald, Maggie			11 86	Ste Anne de Bellevue
	Mansell, Wm., & Wooley, Henry			7 83	27 St. Peter
	Morrison, James			1 74	
	Mulholland, Joseph			2 60	
	McCouliff, Wm			2 53	Montreal
	McDonald, W. G			6 00	"
	Mousseau, Maria			5 81	268 Dorchester
	McLean, William			3 48	Montreal
	McNamee, Jane, Mrs. A. Lockett			4 65	110 St. Philippe
	McDonough, Ethel			1 41	2 Milton
	Maguire, Mary Ann			24 18	Montreal
	Matthie, Wm. S. C			2 03	178 Mountain
	Marcotte Honoré			20 15	167 St. Laurent
	McCuaig, C. N			1 90	Montreal
	McGlinn, Jane, Mrs. J. Galley			3 07	"
	Miller, Marie L'se			1 70	95 German
	Morris, Geo. C			3 50	205 Bleury
	Medical Faculty			13 14	Montreal
	McGilvray, Hannah			2 46	764 Sherbrooke
	Mulligan, Maggie			1 49	449 Lagauchetière
	McGowan & Higgins			10 25	Côte St. Paul
	McNiece, Margaret			2 19	St. Paul st
	Manning, May			2 38	St. Urbain
	Mittchell, V., Evelyn & Lloyd, R. H.			3 60	211 St. Antoine
	Mc Bean, William			59 18	Danvillé, P. Q
	Moore, Geo			3 29	475 St. Denis
	McGrath, Kate			1 39	95 Quesnel
	Millen, Arthur O			2 38	164 St. Dominique
	McAnally, Margaret G			16 85	27 Mance
	Mousette, Zoe			25 81	
	Morency, Amazelie, Mde A. M. Gauthier			5 40	50 St. Louis
	McDonald, Daniel			3 20	213 Bleury
	McRae, Kate			8 20	852 Dorchester
	Marschauer, Nichols			3 01	1879 Notre Dame
	McKenna, Wm			204 26	
	Miller, Florence E. B., Mrs. W. S. Cheese			2 25	18*a* Belmont
	Morin, Marie J., Vve N. Labonté			1 38	1992 Notre Dame
	Moreau, F. X			1 86	St. Jos. deSoulanges
	Mussen, Wm. W			1 35	
	McElroy, P. J			1 51	100 Ottawa
	McIntyre, C. J			2 75	141 Ste Monique
	Millar, David			8 53	St. Laurent
	Mazurette, Léa, Mde Jos. Forgues			3 01	46 Adeline
	Montpetit, Marie A			1 42	St. Polycarpe
	Myers, Augusta, Mrs. M. Vineberg			16 40	169 Mansfield
	McIntyre, James			68 60	176 William
	Carried forward			43,989 40	

Banque d'Economie de la Cité et du District de Montréal.

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	Month Year		
Head Office	July 14, '73		
"	Feb. 12, '76		
"	June 30, '73		
"	Dec. 23, '73		
"	Jan. 22, '75		
"	Sept. 21, '75		
"	Oct. 15, '77		
"	Jan. 21, '86		Dead.
"	April 30, '91		
"	May 23, '92		In trust for son, George.
"	April 3, '78		In trust for St. Paul Royal Arch Chapter.
"	Oct. 27, '79		
"	Jan. 9, '78		
"	July 28, '80		
"	June 22, '78		
"	July 2, '78		
"	Dec. 5, '91		
"	Aug. 8, '79		
"	July 10, '82		
"	Oct. 6, '91		
"	Dec. 7, '81		
"	Aug. 26, '86		
"	July 24, '85		
"	June 18, '83		
"	Dec. 20, '84		
"	Feb. 16, '84		
"	July 30, '84		
"	Oct. 13, '85		
"	Jan. 14, '80		
"	Mar. 9, '85		
"	Dec. 9, '93		In trust for 'E' Co., 6th B. F.
"	Oct. 9, '91		
"	Nov. 16, '93		Dead.
"	Dec. 28, '91		
"	Feb. 10, '93		
"	May 26, '93		
"	Aug. 15, '92		
"	June 25, '94		
"	May 25, '94		
"	July 6, '94		Dead.
"	Mar. 12, '94		
"	Jan. 2, '94		
"	Dec. 6, '94		
"	Jan. 4, '92		
"	Nov. 7, '93		
"	May 14, '94		
"	Jan. 20, '94		
"	Nov. 12, '94		In trust for son, John Lindsay McIntyre.
"	Mar. 9, '94		
"	June 13, '94		
"	April 5, '94		
"	April 11, '94		In trust for son, Herbert A. Vineberg.
"	April 9, '94		In trust for Owen McIntyre.

Montreal City and District Saving Bank—

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		$ cts.	$ cts.	$ cts.	
	Brought forward			43,989 40	
	Mathon, Azilda, Mde H. Dion			1 49	685 Craig
	Murphy, Mary, wid. C. E. Monk			1 81	3 Oxenden Ave
	McGinnis, Mary, wid. J. McLynn			3 46	297 St. Urbain
	MaCauley, Wm. B. T			1 88	At High School
	Masson, Marie, Mde M. Harwood			4 43	408 St. Denis
	Moran, Patrick			23 38	74 Colborne
	Marcotte, Delima			4 03	190 St. Urbain
	Macrae, Douglass D			1 68	72 McGill Coll. Ave.
	McInnes, A. H			1 61	At Dom. Express
	Munroe, Mary A., Mrs. C. Thompson			1 20	778½ Craig
	Miller, Catherine A			66 29	62 Drummond st
	Meade, Catherine			400 39	996 Sherbrooke
	McCarter, Bella			2 60	999 Dorchester
	Mathié, Felix			4 49	252 Visitation
	Michaud, Célina			8 51	129 St. Jacques
	McCuaig, Duncan			3 04	
	McCarthy, Katie, Mrs. Wm. Holt			1 30	106 St. George
	Mathieu, Henri			2 30	4 & 6 Doneganna
	McMaster, Amelia, Mrs. J			88 44	
	Morrisson, Katie			246 06	37 Ste Famille
	Morin, Mary A			7 72	221 St. James st
	Murphy, Frank			2 67	814 Dorchester
	Mathon, Azilda, Mde H. Dion			2 18	681 Craig st
	MacKay, Margaret			3 90	44 Lorne Ave
	Mercier, Joseph			2 12	1363 Notre Dame
	Mongeau, Joseph			1 42	St. Julie
	Minogue, Michael			13 90	34 Devienne
	Mathieu, Clarisse, Mde P. Joubert			1 81	Terrebonne
	Morin, Raoul C			2 03	267 Berri
	Metcalfe, jr., Charles			2 67	112 Maple ave
	Ménard, Telesphore			2 94	Cèdres
	Morin, J. Bte			2 68	At Hudson Bay Co.
	McKenna, Teresa A., Mrs. Wm			302 63	
	McGrath, Sarah A			6 24	Cor. Mountain and Torrance
	Martin, Aaron			2 10	2508 Ste. Catherine
	Murphy, Rev. Lawrence W			8 90	26 Cathcart
	Malloch, Jane A., Mrs. N. F. Newhart			9 20	191 Peel st
	Masson, Léon			1 62	
	McCrudden, James			2 17	116 McGill
	Munn, jr., William			1 32	179 Coleraine
	Martin, Ethel C			2 54	1799 Ontario
	Miller, Robt. Wm			142 41	10 21 Sherbrooke
	Morin, jr., L. E			3 38	
	McMahon, James			1 92	
	McKill, William			2 32	32 Frazer Bl'g.
	Messier, Delphine, wid. Jos. Ménard			35 56	27 Amherst
	McIntyre, Gladys Jane			3 63	128 Mansfield
	Malcolm, Charlotte, Mrs. F. Carters			1 93	451 St. Urbain
	MacKerrow, Andrew N			1 84	51 Metcalfe
	Marsolais, A. R			5 85	N. D. Hospital
	Mazurette, Alexandre & Lacasse, C			3 13	1102 St. Laurent
	Mathews, G. H			11 32	209 Commissioners
	Carried forward			45,453 84	

SESSIONAL PAPER No. 7

Banque d'Economie de la Cité et du District de Montréal.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Head Office	June 9, '94		In trust for sister, Louise.
"	Sept. 14, '94		In trust.
"	Nov. 7, '94		
"	Nov. 2, '94		
"	April 24, '94		
"	Oct. 21, '95		
"	Dec. 3, '95		
"	Mar. 25, '95		
"	July 4, '95		
"	July 16, '92		
"	June 15, '95		
"	Jan. 5, '95		
"	June 12, '95		
"	Nov. 2, '95		
"	Dec. 11, '95		
"	June 20, '95		In trust for estate Kenneth Munchison.
"	Feb. 22, '95		
"	May 14, '95		
"	Nov. 6, '95		
"	Mar. 8, '95		
"	Jan. 5, '95		
"	June 18, '94		
"	Nov. 30, '95		
"	Dec. 9, '95		
"	June 3, '95		
"	Jan. 5, '95		
"	Sept. 13, '95		
"	June 9, '94		
"	Jan. 3, '96		
"	Oct. 29, '96		
"	April 21, '96		
"	Aug. 4, '96		
"	Jan. 3, '95		In trust for son, Wm. F.
"	Sept. 16, '96		
"	Feb. 8, '96		
"	Sept. 19, '96		
"	Nov. 25, '96		Dead. In trust for sister, Mary Malloch.
"	April 17, '96		
"	Jan. 18, '96		
"	" 16, '96		
"	Nov. 13, '96		
"	Oct 5, '96		
"	Feb. 6, '96		
"	" 4, '96		
"	Jan. 31, '96		
"	Nov. 10, '96		
"	Feb. 24, '96		
"	Oct. 3, '96		
"	Aug. 15, '96		
"	" 1, '96		
"	Feb. 29, '96		In trust pour les enfants mineurs de Alex. Mazurette.
"	Dec. 16, '97		In trust.

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			45,453 84	
	Morrison, Thos. A.			4 01	79 Blurey
	Murphy, Aggie, Mrs. Wm.			1 24	42 Murray
	McGarry, Alice, wid. Jos. A. Niven			2 92	3 Phillips Sq.
	Mathé, Janet G.			14 22	Valleyfield
	Macrae, Geo			68 97	72 McGill Coll. ave.
	McIntyre, Gordon			7 75	342 Sherbrooke
	Murphy, Audley			5 00	
	Marion, Jean P.			16 20	
	Marling, M.			25 11	Canada Life Office
	Municipality of St. Lambert			41 13	
	McNaughton, Margaret, Mrs. W. J. McNaughton			1 81	88 Lorne Ave.
	Morrissey, Katherine			1 47	48 St. Patrick.
	McIntyre, James.			95 36	5½ Jurors
	Maisonneuve, Ulric			19 65	St. Vincent de Paul.
	Morton, Sarah, Mrs. Jas. McBride.			5 15	386 Mountain
	McCallen, Rev. J.			9 08	
	MacEntyre, Daniel & Irwin, E.			12 31	
	Murray, Maria, Mrs. Keilly			8 17	St. Ann's Parish
	McCann, Chas. J			2 57	Chenneville
	Marcil, Octave			126 10	Longueuil
	McGee, Hugh			9 36	Lachine
	Murray, Michael			1 29	296 Pantaléon
	Marois, Josephine			1 76	St. James st
	Moody, Eliz., Mrs. Hy. Junod.			72 75	Westmount
	Moody, Eliz., Mrs. Hy, Junod.			72 71	"
	Moody, Eliz., Mrs. Hy. Junod.			72 71	"
	McGoun, jr., Archibald			2 93	181 St. James
	Morgan, Jas			82 91	102 Alexander
	Morgan, Jas			76 68	"
	Morgan, Jas			82 95	"
	MacDonald, Annie, Mrs. D. Hepburn			6 18	32 McKay
	Matthews, Esther, wid. A. Wilson			99 44	824 Lagauchetière
	McGown, Archibald			5 68	181 St. James
	McInnes, Helen			1 91	453 Dorchester
	Morris, Robert H.			3 48	
	McDonnell, Cornelius A.			6 02	186 St. James.
	McGuaig, Ann			7 13	52 St. Urbain
	Montgomery, Geo. H.			1 15	17 Temple Building.
	Meharg, Elizabeth J. A., Mrs. W. F. Thayer			1 19	Ste Famille
	McCarthy, Fred			3 31	At Gault Bros
	Meunier, Malvina.			2 06	Terrebonne
	McDougall, Alex.			12 36	Custom House Sq.
	McGoogan, Patrick			1 90	102 St. Henry st.
	McDougall, Gordon W			1 25	6 Stanley
	Morgan, Theodore G			36 32	Notre Dame St. Maisonneuve
	Marriage, W., Stanley, A. W., and Conway, J. R.			33 63	
	McCloskey, Dealia, Mrs. F. K. Dresser			7 39	179 Bleury st
	McLean, Archibald			31 70	49 Union ave.
	Mansfield, Mary A., Mrs. H. H. Lait			9 07	212 Chatham
	Carried forward			46,629 28	

Banque d'Economie de la Cité et du District de Montréal.

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	Month Year		
Head Office	Aug. 28, '97		
"	Oct. 27, '97		
"	Aug. 24, '97		
"	Mar. 31, '97		
"	Nov. 10, '97		In trust for Lawrence Macrae.
"	Jan. 16, '96		
"	Dec. 10, '97		
"	May 25, '96		
"	Feb. 5, '96		
"	Dec. 14, '97		
"	Sept. 24, '97		
"	Nov. 24, '97		
"	June 25, '95		
"	Dec. 11, '97		
"	Mar. 30, '97		
"	Jan. 28, '97		In trust for Bridget O'Connor.
"	Dec. 21, '97		Executors of estate of late D. MacEntyre.
"	July 8, '97		
4	Aug. 11, '97		
"	Feb. 26, '97		
"	Jan. 15, '97		In trust for Molly Hughes.
"	Nov. 4, '97		
"	Oct. 22, '97		
"	Jan. 29, '97		In trust for son, Wm, Henry.
"	" 28, '97		In trust for son, Leslie Chas.
"	" 29, '97		In trust for son, David H.
"	Aug. 11, '97		
"	Sept. 16, '96		In trust for son, J. Douglas.
"	" 16, '96		In trust for F. Cleveland.
"	" 16, '97		
"	Aug. 27, '97		
"	Jan. 8, '97		
"	Sept. 25, '97		
"	May 23, '98		
"	Nov. 8, '97		
"	July 19, '98		
"	" 28, '98		
"	April 26, '98		
"	June 29, '98		
"	Oct. 6, '97		
"	June 21, '98		
"	May 3, '98		As executor, Montreal Elevating Co.
"	Sept. 20, '98		
"	July 23, '98		
"	Nov. 3, '98		
"	May 25, '97		In trust for the I. O. of Oddfellows.
"	April 6, '98		In trust for son, W. Dresser.
"	Dec. 1, '98		
"	Jan. 3, '98		In trust for daughter, Irene M.

Montreal City and District Saving Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			46,669 28	
	Marchand, Josephine, Mde J. M. Dandurand			4 73	
	Montpellier, fils, Clovis			4 95	Cèdres
	McKenna, James			12 95	Côte des Neiges
	McArthur, James C.			13 59	387 Sherbrooke
	Metcalfe, Thomas H.			9 81	65 St. Denis
	Mansfield, Mary A., Mrs. H. H. Lait			15 60	212 Chatham
	Mountpetit, Albina, Vve J. B. Léger			1 19	Montreal
	Macfarlane, Margaret			8 67	Cadieux st
	McCarthy, Aug.			2 84	153 Park ave
	Mansfield, Mary A., Mrs. H. H. Lait			24 98	212 Chatham
	McGee, Hugh			7 79	Lachine
	McKercher, Joseph A.			2 77	Hurtubise, P.Q.
	McLennan, Jos. H.			1 54	30 Lincoln ave
	Miller, Henry			2 61	28 Seymour ave
	McKay, W. Alex.			2 21	2732 Ste. Catherine
	McEuroe, John C.			3 06	778 Craig
	McGoldrick, Patrick			31 17	
	Mortimer, Thomas			1 80	10 Molson ave., Côte St. Paul
	McGill, Mary Jane E., Mrs. James Gage			37 73	7 Mayor st
	McDonnell, C. A.			2 73	
	Masson, Edmire, Mde O. Chartrand			9 29	St. Vincent de Paul
	Milne, Alex.			15 04	185 Quesnel
	Mountstephens, Mary, Mrs. F. Pravall			1 49	62½ St. Eliz'bth (rear)
	McGowan, Merritt			7 12	Côte St. Paul
	McCarry, Mary			2 46	882 Sherbrooke
	Manning, Grace D.			1 91	4085 Quiblier, Westmount
	MacDonald, A. Roy			1 63	
	Mercille, Augustine			1 94	St. Lambert
	McLea, Bertha, Mrs. Jas. Johnson			3 60	101 Osborne
	McIntosh, Christine			182 19	St. Andrew st
	Millar David A.			15 86	St. Laurent
	McDonald, Cecilia E.			25 20	36 Devaney
	Morache, Alexandre			1 40	St. Chs. Lachenaie
	McCarthy, Estelle M.			2 48	177 Bleury
	Martin, Rose R.			1 96	59 Robin
	McKenna, James			19 30	Côte des Neiges
	Mousion, Joseph			11 70	
	Macfarlane, Esther J., Mrs. S. R. Clendinning			17 61	Outremont
	Macfarlane, Esther J., Mrs. S. R. Clendinning			17 12	"
	McKerricher, Ann			8 28	891 Sherbrooke
	McKenna, James			7 95	Côte des Neiges
	McNiecé, L. W.			10 61	732 Lagauchetière
	Martin, Marie Ida, Mde L. Cousineau			7 79	996 St. Denis
	Muir, Jas. G., and Houghton, Marie			1 30	
	Carried forward			47,237 23	

Banque d'Economie de la Cité et du District de Montréal,

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Head Office	Oct. 29, '98		
"	June 13, '98		
"	April 9, '98		In trust for daughter, Eveleen.
"	Feb. 1, '98		
"	Mar. 23, '98		
"	Jan. 3, '98		In trust for son, Henry.
"	Mar. 29, '98		
"	May 25, '98		
"	Mar. 11, '98		
"	Jan. 3, '98		In trust for son, Edward.
"	Aug. 13, '97		In trust for sister, Hannah.
"	Nov. 30, '97		
"	Jan. 3, '98		
"	Mar. 8, '98		
"	June 21, '98		
"	April 17, '99		In trust for son, John Patrick.
"	May 17. '99		As executor, estate M. O'Connor.
"	Dec. 6, '99		
"	Nov. 15, '99		In trust foa son, Chas. Emmanuel Gage.
"	Aug. 14, '99		
"	June 20, '99		
"	Feb. 23, '99		In trust for daughter, Florence A.
"	June 29, '99		
"	Mar. 11, '99		
"	July 7, '99		
"	April 8, '99		
"	Nov. 24, '99		
"	Dec. 1, 99		
"	Sept. 28, '99		
"	Oct. 25, '99		
"	Nov. 16, '99		In trust for son, Allan Leslie.
"	" 27, '99		Dead.
"	Dec. 2, '99		
"	Mar. 10, "99		
"	Sept. 22, '99		
"	Nov. 17, '99		In trust for daughter, Rose.
"	May 10, '99		
"	April 24, '99		In trust for daughter, Ethel.
"	" 24, '99		In trust for daughter, Roberta May.
"	Nov. 25, '99		
"	" 17, '99		In trust for daughter, Maud.
"	Oct. 26, '99		
"	Sept. 30, '99		
"	Mar. 15, '99		In trust for estate of late C. F. Houghton.

Montreal City and District Saving Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			47,237 23	
	Marcotte, Rose de L., Vve N. Lajeunesse			1 24	St. Martin
	McConnell, Robt			8 74	45 Jurors
	Martin, Eliza, Mrs. E. Paul			3 98	94 St. Dominique
	Myer, Jane W., wid. Henry			1 64	285 St. Urbain
	McEntyre, D			24 19	211 McGill
	Milne, Libbie, Mrs. D. T. Tees			6 61	Longueuil
	McGarr, Alexander			6 43	25 Valleé st
	May, Freda			7 90	174 St. George
	Mariotte, Frank			1 32	22 Lorne ave
	McGregor, Thos. D			2 31	2498 Ste. Catherine
	McNaughton, Duncan			2 60	207 St. James
	McKay, Wm. A			1 16	2732 Ste. Catherine
	Mondor, Gilbert			352 58	Willimantic, Conn., U. S. A.
	McGill, Lizzie, Mrs. J. H. Parker			227 69	139 St. Chs. Borro
	Marois, Emma			477 45	284 St Hubert
	Newman, John			53 59	Montreal
	Noack, Robert C			22 29	"
	Nagle, John			7 00	"
	Newcombe, E. S., Mrs. E. N. Whitehead			20 56	
	Nelson, Mary Ann			1 92	Montreal
	Neve, Emily, Mrs. F. S. Neve			3 38	Grenville, P.Q
	Nelson, Sarah, Mrs. R. McDonald			10 57	
	Nixon, Edward			2 48	1 Phillips sq
	Noonan, Mary A			2 76	58 St. Urbain
	Nelson, Geo. W			1 96	198 Canning
	Neilson, J. C., Mrs. M. Dickinson			13 64	St. Henri
	Nicholson, Fred. H			8 26	Maisonneuve
	Nadeau, Joseph G			1 48	1135 Ste Catherine
	Nolan, Thomas			1 70	607 Craig
	Nelson, Electa F. M			4 90	2712 Ste. Catherine
	Nelson, John M			1 90	47 St. Mark
	Normandeau, P. E			4 55	
	Norris, James S			63 56	33 Ste Famille
	Neil, George			2 71	1657 Ontario
	Neville, James O			1 55	686 Dorchester
	Nelson Thomas R			8 66	30 St. James st
	Nelson, Emily, Mrs. W. H. McDonnough			4 94	24 Tupper
	Normand, Aurelie, Mde T. Barbeau			3 37	20 Bishop
	Nevin, H. G			8 00	243 Mountain
	Nelson, John M			1 32	
	Nichols, Rev. John			7 03	209 St. Antoine
	Nolan, Michael F			1 53	
	Noeli, Louis			1 18	97 Hotel de Ville
	Nelson, George			1 56	56 Cathcart
	Nicoll, Thos			3 61	98 Durocher
	Nicholson, Arthur			2 22	282 St. Urbain
	Newman, Joseph			1 19	4 St. Joseph Place
	Normandeau, Rose, Mde H. Trépannier			17 38	Oka
	Nichols, Judson R			6 97	45 Dom. ave., Lachine
	O'Brien & Sadlier			59 18	Montreal
	Carried forward			48,721 74	

Banque d'Economie de la Cité et du District de Montréal.

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	Month Year		
Head Office	June 21, '99		
"	Oct. 25, '99		
"	July 3, '99		
"	Jan. 17, '99		
"	May 13, '99		In trust.
"	Sept. 23, '99		
"	April 28, '99		
"	Oct. 30, '99		
"	Feb. 2, '99		
"	Aug. 23, '99		
"	Mar. 28, '99		
"	April 29, '98		
"	June 16, '99		
"	Sept. 14, '99		In trust for sister, Kate.
"	July 13, '99		
"	Sept. 2, '51		
"	Jan. 7, '63		
"	Mar. 27, '67		
"	Jan. 22, '72		
"	May 7, '75		
"	Oct. 24, '73		
"	April 13, '77		
"	June 20, '82		
"	" 17, '81		
"	May 28, '79		
"	Oct. 14, '86		
"	Aug. 3, '87		
"	Dec. 20, '89		
"	Jan. 11, '90		
"	Mar. 16, '91		
"	Aug. 19, '92		In trust for daughter, Grace M.
"	July 8, '92		In trust.
"	Feb. 24, '93		
"	April 5, '94		
"	Nov. 29, '94		
"	Dec. 17, '95		In trust.
"	" 2, '95		
"	Aug. 6, '96		
"	Jan. 18, '96		In trust.
"	Aug. 13, '95		
"	July 26, '97		
"	Dec. 9, '96		
"	Feb. 8, '98		
"	Dec. 16, '98		
"	" 24, '98		
"	July 26, '97		
"	" 15, '98		
"	Nov. 8, '99		
"	Dec. 20, '99		
"	" 1, '57		Both dead.

Montreal City and District Savings Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			48,721 74	
	Owen, James			14 98	McGill st.
	O'Brien, Richard			85 07	36 St. George.
	O'Neill, Hugh			9 29	
	Ouimet dit Lariviere			44 68	
	Ossant, Ferdinand			15 20	Montreal.
	Organ, Jabez			21 10	
	Ouellette, Louis			7 98	
	Ostelle, Thomas			2 38	414 St. Paul
	O'Grady, H. Chas.			2 46	Chambly Road
	O'Reilly, Philippe			141 48	62 Beaudry
	Odelle, L. S.			1 91	1458 Ste. Catherine.
	O'Brien, D. C.			2 03	216 St. Antoine.
	O'Sullivan, Armand L.			4 70	471 St. Paul
	O'Brien, William			5 41	13 Perreault lane
	O'Neill, Elizabeth, Mrs. H. Hynes			3 71	6 Berri
	O'Leary, Patrick C.			11 22	Montreal.
	O'Rourke, Michael			1 76	Bleury st.
	O'Brien, Patrick			12 74	138½ Duke
	O'Brien, Mary			2 98	131 Mansfield
	O'Rourke, Edward			2 01	372 St. Patrick
	O'Brien, Mary B.			359 10	Montreal.
	O'Neill, Timothy			7 62	West Farnham.
	O'Gilvie, John H. C.			2 09	18 Durocher
	O'Gorman, James N			3 73	58 St. Maurice
	O'Connor, Roger F.			238 59	
	O'Shaughnessy, Julia, Mrs. T. Keely			121 83	160 St. Joseph
	O'Donnell, Rev. P. F.			3 02	St. Mary's
	Owens, Thos. P			2 04	*Gazette* Office
	Ouimet, père Leandre			1 49	1141 St. Laurent
	O'Brien, Mary A., Mrs. J. Beiser			1 59	221 St, Lawrence
	Osgood, Ruperta, Mrs. H. R. Charlton			2 74	8 Sussex ave
	O'Connor, Jos. T.			5 43	282 Aqueduct
	Osgood Julia L. C.			4 71	8 Sussex ave
	Ouellette, Stanislas			1 22	St. Laurent
	Ouellette, Vitaline, Mde H. Desmarais			1 27	Côte des Neiges
	Ouimet, Pascal			1 84	Terrebonne
	Outhet, Edward			1 63	325 Côte. St. Ant. r'd
	O'Hara, Anna			2 29	40 Valée
	Oakes, Jennie			14 29	421 Mance
	O'Gilvie, M. Lillié			3 05	127 Drummond
	Orsali, Eugéne			1 22	457 Dorchester
	O'Connor, Maggie			5 74	241 St. Antoine
	O'Connor, Frank			1 15	456 "
	O'Connor, John			1 15	456 "
	O'Reilly, Catherine, wid. F. M. Wilson			11 89	87 Mansfield
	Ogilvie, Alexander T.			1 09	
	Panet, Charlotte E.			4 53	
	Peterson, Geo. H.			12 21	Montreal.
	Prêt, Paul			287 69	152 St. Urbain
	Piérce, Hannah			3 21	Petite Côte.
	Plummer, W. H,. Jr.			32 81	
	Pigeon, Louis			4 55	Pointe aux Trembles
	Carried forward			50,261 64	

Banque d'Economie de la Cité et du District de Montréal.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Head Office	Sept. 30, '67		
"	Mar. 14, '71		
"	Jan. 8, '73		
"	" 14, '69		Insolvent estate of Sébastien.
"	June 15, '74		
"	" 28, '75		
"	Aug. 11, '73		
"	Nov. 25, '80		
"	July 30, '81		
"	Dec. 6, '80		
"	Aug. 21, '82		
"	Jan. 16, '83		
"	May 5, '86		
"	July 22, '85		
"	June 15, '86		
"	April 22, '80		
"	June 20, '87		
"	Dec. 24, '88		
"	" 10, '88		
"	Mar. 5, '89		
"	Oct. 29, '89		Dead.
"	April 23, '90		
"	" 27, '91		
"	Dec. 7, '93		
"	July 29, '57		Dead.
"	Nov. 15, '92		Dead.
"	Mar. 31, '94		In trust, Margaret Collins, wid. Pat. Gunn.
"	Oct. 26, '94		
"	Jan. 27, '94		
"	Feb. 29, '96		In trust for brother, Patrick J.
"	Oct. 13, '96		
"	June 30, '97		
"	April 24, '97		
"	Feb. 19, '97		
"	July 29, '98		In trust pour son fils, Sylvia.
"	" 30, '98		
"	June 2, '99		
"	Oct. 4, '99		
"	Dec. 2, '98		
"	" 15, '99		
"	May 30, '99		
"	Dec. 16, '99		In trust for Louisa Cathaleen O'Connor.
"	" 26, '99		
"	" 26, '99		
"	Mar. 25, '99		
"	April 6, '98		
"	June 6, '65		
"	Sept. 28. '69		
"	April 18, '70		
"	Jan. 26, '71		
"	Aug. 6, '72		
"	May 1, '73		

Montreal City and Distric Saving Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			50,261 64	
	Power, Augustine			3 18	Montreal
	Paré Louis			10 36	Lachine canal
	Payette, Elzéar			2 20	Montreal
	Pearce, J. H.			13 42	"
	Pitts, Cecily, Mrs. L. V. Bristine			1 87	15 Phillips sq
	Pierce, Lizzie, Mrs. J. H. Pierce			3 07	
	Pageau, Caroline, Mde A. Gagnon			3 35	Montreal
	Perreault, C. O.			11 17	
	Platt, Geo. F.			3 39	32 Cadieux
	Phillips, Thomas			11 55	
	Patton, James			5 53	1435 Ste Catherine
	Phillipps, Robert			67 69	
	Poitras, Louisa			5 82	Montreal
	Pinsonneault, Edouard			2 15	15 Cadieux
	Pageau, Louis			3 04	McGill st
	Pepin, Charles			1 81	Chambly Basin
	Paiement, Joseph H			5 07	505 St. Laurent
	Peltier, Pierre			2 46	21½ St. David lane
	Perkins, Harriet, Mrs. Arthur			1 52	1518 Ste. Catherine
	Phelan, Thomas			2 61	15 St. Geneviève
	Poirer, Clement			3 40	Vill. St. Augustin
	Pinkerton, Robt. C			5 74	Montreal
	Potvin, George			1 86	Ste Anne La Pocatière
	Poulin, Arthur			1 50	Hypolite st
	Perry, Ellen			3 33	
	Parent, Herminie			19 12	Coteau St. Pierre
	Perreault, Julien			1 46	46 Montcalm
	Penfold, Minnie			1 77	Côte St. Antoine
	Patersou, Rosanna, Mrs. C. Stevens			6 27	Boston
	Perras, Hubert			1 52	Laprairie
	Palmer, Sarah Ann			4 14	New Richmond, P.Q
	Patton, George C			2 33	16 St. Sacrement
	Price Mary, Mrs. R. Ryan			4 64	Montreal
	Picard, Cypriac, Mde J. B. Picard			4 64	615 St. Laurent
	Perrault, Dosithée			1 58	Côte des Neiges
	Piazza, Charles			4 64	Montreal
	Patenaude, Antoinette, Mde J. Renaud			1 59	199 Wellington
	Patenaude, L. W.			1 52	32 St. Gabriel
	Perrault, J. X			99 24	Montreal
	Parker, Arthur H.			8 03	22 McGill Col. ave
	Peterkin, Annie, Mrs. T. Finnie			1 81	
	Pilon, Joseph			2 43	Ste Anne de Bellevue
	Pominville, Christine, Mde, J. Barrette			1 42	
	Pepin, Henri, père			2 15	Riv. des Prairies
	Patterson, James			23 68	195 McGill
	Provost, Florence			3 75	2576 Ste. Catherine
	Pinckney, Em			6 15	2000 Notre Dame
	Pepin, Zoé., wid. Germain			7 15	
	Perrault, H. M. and Bond, C. L.			37 34	
	Pepin, Eléonore, Mde C. Labelle			3 68	St. Jerôme
	Penfold, Henry N			4 73	Westmount
	Patterson, Sarah			5 48	
	Pocock, Mary E., Mrs. Thos. Dorval			7 15	
	Carried forward			50,708 14	

Banque d'Economie de la Cité et du District de Montréal.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, ètc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Head Office	Nov. 2, '72		
"	Aug. 7, '74		
"	June 13, '74		
"	Feb. 17, '75		
"	Nov. 13, '75		
"	Jan. 26, '74		
"	Feb. 25, '75		
"	Aug. 16, '77		In trust for estate, Guy.
"	Dec. 1, '76		
"	Feb. 9, '77		
"	Nov. 4, '77		
"	Sept. 5, '78		
"	May 23, '78		
"	June 13, '80		
"	Sept. 14, '85		
"	Sept. 29, '83		
"	June 23, '85		
"	Aug. 13, '86		
"	June 27, '85		
"	April 17, '85		In trust.
"	Mar. 15, '85		
"	Dec. 22, '83		
"	June 9, '85		
"	Nov. 20, '83		
"	June 2, '77		
"	Nov. 6, '82		Dead.
"	Oct. 27, '87		
"	June 17, '87		
"	" 4, '85		Dead.
"	" 30, '88		
"	Oct. 27, '88		
"	April 30, '88		
"	Dec. 3, '89		
"	Oct. 7, '89		
"	Jan. 16, '89		
"	Oct. 17, '89		
"	Nov. 13, '89		
"	Sept. 10, '89		
"	April 1, '89		In trust.
"	Mar. 7, '89		
"	Aug. 25, '90		
"	Mar. 24, '90		
"	" 31, '90		
"	April 30, '90		
"	May 1, '91		
"	June 13, '91		
"	April 15, '91		
"	Aug. 17, '91		
"	June 24, '91		In trust for Bellevue Club.
"	Mar. 16, '91		
"	Dec. 21, '92		
"	April 8, '93		
"	May 31, '92		In trust fo daughter, Florence.

Montreal City and District Saving Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			50,708 14	
	Proctor, Thos. J.			1 39	101 Alexander
	Poirier, Amélie			36 82	415 Well., Pt.St.Ch's
	Plow, Henry			1 42	68Metcalfe ave., Côte St. Antoine.
	Phelan, Michael J			23 10	
	Pownall, Mary M., Mrs R			2 38	60½ St. Lawrence
	Pinsonneault, Marion, Mde C. Drummond			4 49	23Guilbault
	Phillips, Arthur B.			10 63	
	Pagé, Angelina			8 51	80 Craig
	Pringle, James			4 36	922 Dorchester
	Parent, Marie L'se. P., Mde L. H. Painchaud			1 54	Jacques Cartier hotel
	Powell, Wm			2 00	26 55 Ste. Catherine.
	Pelletier, M. A. Zelica, Mde A. C. Champagne			2 24	Lachine
	Poole, Clara B., Mrs. J. O'Connor			10 65	287 German
	Pearson, James			1 41	503 Craig
	Prezeau, Wm			2 77	Orwell, Vt. U.S.
	Perrier, Alexandre			2 83	Chambly
	Proust, André			29 02	Hôtel Richelieu
	Patterson, Wm. J. B.			22 90	
	Pilon, Marcellin			3 80	Lachine
	Paradis, Fernand			1 71	
	Phelan, Mary			15 18	91 Cathedral
	Piquette, James H			3 51	296 *a* Aqueduct
	Pratte, Autonia.			3 87	1676 Notre Dame
	Pilon, Maria., Mde Adolphe Bibeau			1 84	Lachine
	Prevost, Cordelia			249 04	St. Cuthbert
	Piché, Alphonse			11 02	165 St. Constant
	Penhallow, D. P			2 27	
	Poitevin, Marie E.. E.			4 33	
	Poitevin, Marie P. A			4 33	
	Powell, W. B.			2 58	314 Sanguinet
	Pearce, Arthur S			2 10	255 St. James
	Paré, Abondius			1 34	430 Rachel
	Perrault, Rev. Stanislaus O.,			1 34	St. Timothée, Que.
	Paxton, Mary Louisa			1 36	Longueuil
	Patenaude, Antoine			4 20	St. Henri deMasc'he.
	Pepin, Eugénie, Mde J. Dufresne			3 84	1812 Ste. Catherine
	Pollard, A. Lyndhurst			5 37	4 St. John
	Patenaude, Bertha			3 50	135 St. Maurice
	Phillips, Georgina A., Mrs. D. E. Bowie			8 58	1070 Sherbrooke
	Pratt, Edward C.			2 12	at Molson's Bank
	Pagnuelo, Elizabeth, Mde. F. Gauthier			728 31	
	Pinzé, Julia, Mde E. N. de Quetteville			1 25	17 Crescent st.
	Pagé, Delima			1 41	Montreal.
	Pitt, G. T.			21 28	
	Pierce, Julia C., wid. W. A. Osgood			1 33	8 Sussex ave
	Pigeon, Zélia			3 79	St. Leonard. de P.M.
	Paton, Elizabeth, Mrs. E. Copland			9 10	
	Carried forward			51,980 30	

Banque d'Economie de la Cité et du District de Montréal.

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	Month Year		
Heed Office	June 28, '92		
"	Mar. 27, '93		
"	July 5, '92		
"	Jan. 25, '93		
"	April 29, '93		In trust for Henry G.
"	July 31 '93		
"	May 29, '93		
"	Sept. 22, '92		
"	Mar. 19, '92		
"	April 21, '93		
"	July 20, '92		
"	Aug. 23, '93		
"	July 30, '94		
"	Dec. 22, '94		
"	Mar. 21, '94		
"	" 14, '94		
"	Sept. 15, '94		
"	Mar. 1, '94		
"	Nov. 14, '94		
"	Mar. 27, '94		In trust.
"	Dec. 20, '94		
"	Oct. 29, '94		
"	April 27, '95		
"	July 27, '95		
"	Mar. 16, '95		
"	Feb. 29, '95		
"	May 11, '95		
"	Feb. 20, '95		
"	" 20, '95		
"	July 19, '95		
"	Nov. 19, '95		
"	May 20, '95		In trust for sister, Maria.
"	June 24, '96		
"	Jan. 21, '96		
"	Nov. 9, '96		
"	May 1, '96		
"	June 26, '96		
"	July 29, '96		
"	Jan. 11, '96		In trust for Bella McQueeney.
"	June 29, '96		
"	Aug. 23, '97		
"	April 2, '97		
"	Oct. 30, '97		
"	Sept. 17, '97		
"	Dec. 21, '97		
"	Oct. 14, '97		
"	Dec. 24, '97		

Montreal City and District Saving Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			51,980 30	
	Parkin, John			3 79	
	Pariséau, Jovite, Mde Vve J. B. Millette			36 10	79 St. Urbain
	Poole, Emma, wid. Hy. Goodrick			3 20	
	Popham, E.			4 68	84B Temple Building
	Parent, Louis E			1 28	31 St. Hubert
	Patenaude, Mathilde, Mrs. D. Smith			2 44	116 Drolet
	Papineau, C. A.			1 59	114 Champ de Mars
	Pelletier, J. E.			2 68	25 St. Helen
	Provost, Valérie, Vve J. Bte. Leblanc			2 50	150 St. Maurice
	Power, Catherine, Mrs. J. Bahan			120 28	Pt. St. Charles
	Paul, Sadie			1 58	Westmount
	Packard, Lucius, H			1 87	162 William
	Patrick, Agnes B.			40 25	4129 Ste. Catherine, Westmount
	Pauzé Frank			5 90	78 Duluth
	Pepin, Anthime			4 53	Sault au Recollet
	Piché, J. B.			3 74	1196 St. James
	Philbin, Michael			6 43	
	Palin, Pierre			10 16	St. Philippe
	Paul, Elizabeth, wid. Rev. Wm. Hall			2 42	95 Greene Ave., Westmount
	Pollica, Lizzie, Mrs. D. Fulson			2 62	77 Bleury
	Phillips, Charles S. J.			10 25	1755 Notre Dame st.
	Prevost, Arthur			17 31	26 Durocher
	Patterson, Walter			1 38	1773 Ontario
	Proulx, Rev. J. B.			7 38	St. Lin
	Pitts, Andrew A			16 86	Temple Building
	Poitras, Joseph			7 47	47 St. James
	Pringle, George W			1 90	
	Patterson, William			1 19	1729 Notre Dame
	Platt, James			20 62	
	Pearson, William			1 15	129 St. James
	Prudhomme, Ferdinand			12 89	554 Rivard
	Penfold, John			2 23	132 St. Luke
	Parkins, Henry			1 18	
	Peddie, Robert			56 14	79 Foundling
	Pepin, Marie			13 70	1053 Ave. Hotel de Ville
	Pearson, William L.			1 15	228Logan Park West
	Prolyn, Frederick			64 00	St. Andrew's Home, Belmont Park
	Poitras, Eglantine			1 17	1989 Notre Dame
	Poissant, Eliza, Mde A. J. Roberge			24 03	Laprairie
	Pattison, George A.			1 82	118 Lewis Ave., Côte St. Antoine
	Quérier, Angelique, Vve R. Lavalée			11 23	
	Quesnel, François			2 86	280 German
	Quetin dit Dubois, Félix			13 71	Varennes
	Quinn, John D			4 01	101 St. Hubert
	Quinn, Margaret, Mrs. J. McKenna			1 33	Côte des Neiges
	Carried forward			52,535 30	

Banque d'Economie de la Cité et du District de Montréal.

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	Month Year		
Head Office	Feb. 18, '97		
"	Sept. 22, '97		
"	Mar. 31, '97		In trust for daughter, Eva Lula.
"	Jan. 18, '97		
"	June 29, '97		
"	May 11, '97		
"	Nov. 19, '97		In trust.
"	Dec. 29, '97		
"	June 25, '97		
"	Dec. 17, '97		Dead.
"	Nov. 21, '98		
"	May 3, '98		
"	July 6, '98		
"	Nov. 5, '98		In trust for C. H. Pauzé.
"	Apr. 18, '98		
"	Feb. 12, '98		
"	Mar. 17, '98		
"	Sept. 2, '98		
"	Oct. 1, '98		
"	July 13, '98		
"	Feb. 19, '98		In trust.
"	Aug. 12, '98		
"	Nov. 13, '99		
"	Aug. 1, '99		
"	Feb. 21, '99		
"	Aug. 1, '99		
"	Sept. 26, '99		
"	Dec. 9, '99		Dead.
"	Nov. 28, '99		
"	July 28, '99		
"	Jan. 4, '99		
"	Mar. 10, '99		
"	Jan. 3, '99		
"	Dec. 1, '99		
"	Jan. 17, '99		
"	Oct. 3, '99		
"	Feb. 13, '99		
"	Dec. 13, '99		
"	Nov. 22, '99		Dead : Curatrice de A. J. Roberge.
"	Oct. 31, '99		
"	June 13, '66		
"	Sept. 27, '78		
"	Nov. 7, '84		
"	Aug. 23, '93		
"	Dec. 17, '96		

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		$ cts.	$ cts.	$ cts.	
	Brought forward			52,535 30	
	Quinlivan, Rev. John			29 15	St. Patrick's Church
	Quinlivan, Rev. John			21 70	"
	Quinlivan, Rev. John			70 40	"
	Quinlivan, Rev. John			2 42	"
	Quinlivan, Rev. John			4 57	"
	Quinlivan, Rev. John			24 43	"
	Quinlivan. Rev. John			7 88	"
	Quinlivan, Rev. John			52 31	"
	Quinlivan, Rev. John			416 92	"
	Quirk, Cecilia			3 70	176 St. Laurent, Mile End
	Rennie, McGregor & Co			3 22	214 St. James
	Robertson, Alexander			5 17	Notre Dame st
	Richard, Mary			354 15	Montreal
	Rooklidge, James W			10 35	"
	Ross, Arthur			21 48	
	Reilly, Thomas			3 17	Chenneville st
	Ross, Gavin			7 64	Montreal
	Robertson, John			173 08	Mountain st
	Robert, François			1 53	Longueuil
	Rollason, B			3 39	
	Renaud, Arthur			5 35	Montreal
	Renaud, Fabien			21 05	
	Riel, Emélié			4 80	Hochelaga
	Rush, Maggie			4 51	144 St. Elizabeth
	Robert & Lafrance			1 84	3 St. Laurent
	Ruthven, G. S			2 81	Picton, Ont.
	Richer, Domithilde			1 67	1157 Ste. Catherine
	Ruthwell, Edmund			2 64	Montreal
	Ross, Ann, wid. J. Matthewson			4 41	"
	Ramage, Letitia, Mrs. Wm. Gunn			3 41	"
	Rogers, George			3 04	"
	Russell, W. L			2 43	102 Mansfield
	Reilly, Kate F			7 10	85 Cathcart
	Ross, M. A			5 25	186 McGill
	Robinson, Jane			3 84	255 St. Lawrence
	Ross, Alexander P			2 00	Montreal
	Riley, E. Hornsfield			3 00	
	Rowland, Lizzie			6 88	207 St. Constant
	Richard, Moïse			2 09	4 Market st. Ville St. J Bte
	Rogers, W. P.			1 63	36 Mance
	Row, John			3 15	
	Rutherford, Thomas			36 12	Montreal
	Reynolds, William			61 10	325 Seigneurs
	Roy, jr., Pierre			3 04	St. Lambert
	Rousseau, Avila			3 65	861 St. Joseph
	Rollin, Alice			2 42	Montreal
	Rupert & Co			2 61	67 St. Lawrence
	Ramsay, Almon H			4 92	Montreal
	Ross, Christina M			11 69	"
	Robert, fils., Joseph			2 80	"
	Ramsay, J. Edward			4 55	Balmoral Hotel
	Rice, George A			1 78	
	Richardson, George			2 55	35 King
	Carried forward			53,982 09	

SESSIONAL PAPER No. 7

Banque d'Economie de la Cité et du District de Montréal.

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	Month Year		
Head Office	Aug. 4, '96		In trust for Catholic Young Men's Soc.
"	Sept. 3, '96		In trust for St. Patrick's children of Mary Sodality.
"	Mar. 18, '96		In trust for Mary Ann McMoran.
"	Jan. 15, '98		In trust for Bridget Nolan, wid. Richard Power.
"	Dec. 30, '98		In trust.
"	Feb. 26, '98		In trust for Miss Ann Finlan.
"	Sept. 29, '94		In trust for St. Patrick's School.
"	Dec. 30, '98		In trust for Bridget Dempsey.
"	" 30, '98		In trust for Margaret Cahill.
"	Dec. 29, '99		
"	June 12, '82		
"	Dec. 17, '62		
"	July 23, '62		
"	Jan. 30, '69		
"	Oct. 20, '70		Executo , D. Ross.
"	May 29, '72		
"	Oct. 15, '73		
"	July 23, '74		Dead.
"	Feb. 3, '74		
"	Dec. 21, '74		
"	May 26, '76		
"	Oct. 29, '75		
"	Aug. 8, '75		
"	July 13, '73		
"	Mar. 19, '77		
"	Oct. 9, '83		
"	June 10, '81		
"	Sept. 2, '81		
"	" 16, '79		
"	May 1, '80		
"	Apr. 19, '73		
"	Mar. 5, '85		
"	Dec. 6, '86		
"	Feb. 2, '82		
"	" 14, '83		In trust for daughter, Jane McVey.
"	Jan. 17, '80		
"	Oct. 21, '84		
"	June 7, '84		
"	July 20, '83		
"	Oct. 18, '82		
"	May 10, '84		
"	Nov. 16, '82		
"	June 26, '83		
"	Dec. 7, '83		
"	Aug. 8, '87		
"	Nov. 25, '86		
"	Mar. 8, '87		
"	Nov. 11, '85		
"	" 18, '87		
"	July 12, '87		
"	May 10, '87		
"	June 14, '87		
"	" 1, '87		

Montreal City and District Saving Bank—

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		$ cts.	$ cts.	$ cts.	
	Brought forward			53,982 09	
	Richer, Louise, Mde Charbonneau			2 71	Côte des Neiges
	Rohr, Julien			2 78	
	Rice, Eliza, widow			10 17	192½ St. George
	Roginal, LeBaron			21 63	
	Rambie, John S			25 43	12 St. David's Lane.
	Robertson, Robt. A			11 43	Montreal
	Rasor, Mary Ann, wid. Alex. Fitzpatrick			3 79	936 Ste. Catherine
	Ross, Ernest T			3 98	16 Cathedral
	Reilly, Mary			8 82	8 Vallée
	Rodden, Mary J., Mrs. W. Rodden			3 74	96 Mansfield
	Roy, Albina, Mrs. L. S. Broudini			3 61	551 Craig
	Robert, Mathilde			9 18	98 St. Felix
	Rigby, Emma, wid. Thos. Root			3 82	560 Lagauchetière
	Richard, Karl			5 31	12½ Hermine
	Roussin, Eliza			1 84	Ste. Rose
	Ryder, J. W			3 52	Iberville
	Robinson, Margaret A			1 48	8 Phillip Sq
	Richardson, James O			2 03	
	Ross, Jeanie			8 05	100 Cathedral
	Robb, John			7 04	
	Redman, J. C			4 28	At S. Greenshields Sons & Co
	Ross, A. S			3 45	37 Alexander
	Ross, Rosario			7 18	9 Mountain
	Robertson, W. F			21 38	245 "
	Ressouche, Amélié, Mde. J. Mandurat			95 59	1893 Ste. Catherine
	Robin, Louis			3 00	120 Gareau
	Rodgers, Wm			28 78	
	Rioux, Napoléon			3 06	14 St. Louis
	Read, Edward S			14 60	St. Félix de Valois
	Ryan, Annie, Mrs. J. S. Coolican			7 62	Lennoxville
	Routhier, Victor			2 24	
	Richards, Emma F., Mrs. E. Byerrum			68 69	New York
	Racicot, Delphine			25 58	
	Reid, Marguerite, Mde C. Marchand			2 50	Chateauguay
	Russell, Mary Ann			3 95	At Gen. Hospital
	Ross, A. E			2 26	
	Renaud, Jules			1 66	428 Ontario
	Radolf, Alfred			1 85	17 Tara Hall
	Robillard, Adolphe			54 04	
	Robert, Alex			1 81	Boucherville
	Reid, Robert			4 74	151 St. Urbain
	Ramson, W. H			4 85	52 Montcalm
	Riedel, R. Fred			1 47	127 St. Dominique
	Robertson, John, L. A			13 74	Chambly Canton
	Robinson, Elizabeth, Mrs. R. Hardcastle			2 24	233 Chatham
	Robert, Elzear			22 33	St. Bruno
	Rogalle, Maria			4 20	689 St. Paul
	Radford, Harold A			2 63	54 Argyle Ave
	Carried forward			54,532 17	

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	Month Year		
Head Office	Dec. 7, '88		
"	" 29, '88		
"	May 14, '88		
"	Mar. 31, '88		
"	" 21, '88		
"	Aug. 3, '88		
"	July 9, '88		
"	Sept. 14, '88		
"	Oct. 26, '89		
"	Nov. 29, '89		
"	Oct. 18, '89		
"	Apr. 11, '89		
"	Oct. 11, '89		
"	Dec. 23, '90		
"	May 13, '90		
"	Feb. 4, '90		
"	Aug. 22, '90		
"	Oct. 16, '91		
"	April 11, '91		
"	Feb. 5, '91		
"	Oct. 27, '91		
"	" 21, '91		
"	Nov. 4, '91		
"	June 20, '91		
"	Mar. 31, '92		
"	Feb. 23, '92		
"	Aug. 6, '92		In trust for daughter Zillah Louise.
"	Oct. 31, '92		
"	Jan. 21, '92		
"	Nov. 4, '93		
"	Mar. 1, '93		
"	Feb. 3, '93		
"	July 20, '92		Dead.
"	Jan. 11, '92		
"	May 17, '93		
"	Jan. 29, '94		
"	Dec. 21, '92		
"	April 28, '94		
"	Feb. 28, '94		In trust for estate late E. Gareau.
"	Mar. 30, '94		
"	Oct. 11, '93		
"	Feb. 21, '94		
"	June 5, '94		In trust for son John Gardner.
"	Jan. 15, '94		
"	Dec. 13, '94		
"	April 19, '94		
"	Sept. 19, '94		
"	Dec. 16, '95		

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		$ cts.	$ cts.	$ cts.	
	Brought forward			54,532 17	
	Roy, Victoire, Mde. J. B. W. Archambault			1 51	276 St. Antoine
	Ritchie, Jessie F., Wid. R. D. Savage			1 89	Montreal
	Roy, Joseph R			1 27	631 Sherbrooke
	Ryan, John			2 46	12 Ollier st
	Raphaël, W. H			3 66	301 Hospital
	Roy, J. L. Philippe			72 93	1921 Ste. Catherine
	Robertson, Agnes E., Mrs. Henderson			7 10	
	Rhéaume, Arthur, & Cardinal, Jos			2 12	
	Reid, James			17 77	
	Richer, Jean Bte. fils,			2 18	Lachine
	Rice, John			12 82	8 Coursol
	Raphaël, Henry W			5 49	
	Robertson, William D			4 21	Chambly Canton
	Russell, John S			6 47	Matane
	Royal, Adélard			6 77	Coteau Landing
	Richmond, Annie M., Wid. Thos. McKenna			6 00	21 Bernard st
	Roche, John P			1 55	Gazette Office
	Richardson, Ida A., Mrs. W. Graham			76 89	516 St. Urbain
	Ryan, William J			2 31	50 Hermine
	Rees, M. Rosalie			1 58	74a Ste. Famille
	Ritchie, Susan C			3 47	
	Robertson, Agnes Ann			1 73	Chatham, Ont
	Roach, John			9 66	133 Fulford
	Roy, William K			19 28	772 Palace
	Rhynas, Amelia P., Mrs. J. C. Pinkey			5 57	Hudson, P.Q
	Ritchie, Octavia G			1 92	346 Bleury
	Rocque, Justine, Mde C. H. Côté			2 52	8 St. Hubert
	Ransom, Geo. F			1 53	Ste. Anne de Bellevue
	Renaud, Marie Louise			2 13	51 St. Dominique
	Lynch, Richard, Renham, Wm., & Breton, P. N			3 29	15 Victoria
	Rougier, Victor			8 13	13 St. John
	Rawlings, Ed			11 68	
	Rodier, Eva, Mde Thibodeau			29 52	68 Osborne
	Richardson, Rob't A			1 93	80 St. Urbain
	Ross, W. G			58 49	26 University
	Robert, Ant			3 05	
	Roberts, Geo. A			3 41	
	Roberts, Mary Jane			11 75	
	Renaud, Joseph O			1 72	St. Leonard de P.M.
	Robinson, George A			7 45	Outremont
	Riopelle, Pierre E			13 90	St. Henri de Mascouche
	Russell, Lucy, Mrs. W. R. Ross			1 67	74 Mackay
	Racine, Emile			3 14	
	Radford, T. H			1 77	316 St. James
	Ricketts, George			2 19	48 St. Vincent
	Riendeau, Alexis			3 34	Jac. Cartier Sq
	Robillard, Adolphe			5 19	194 St. Denis
	Carried forward			54,988 58	

SESSIONAL PAPER No. 7

Banque d'Economie de la Cité et du District de Montréal.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Head Office.....	July 1, '95	.....	
"	Feb. 18, '95	.....	
"	June 11, '95	.....	
"	Jan. 7 '95	.....	
"	" 11, '95	.....	In trust for daughter Marie Adèle.
"	June 8, '95	.....	
"	Mar. 19, '95	.....	
"	Jan. 21, '95	.....	
"	May 18, '95	.....	
"	Oct. 7, '95	.....	
"	Nov. 28, '95	.....	
"	Jan. 12, '95	.....	In trust for Margaret Helen M.
"	Mar. 20, '95	.....	
"	Jan. 20, '96	.....	
" ...	Dec. 18, '96	.....	
"	April 28, '96	.....	
"	Feb. 3, '96	.....	
"	Aug. 6, '96	.....	
"	Dec. 2, '95	.....	
"	April 8, '96	.....	
"	June 8, '96	.....	
"	Feb. 3, '96	.....	
"	Jan. 22, '96	.....	
"	Feb. 26, '97	.....	
"	April 29, '97	.....	
"	April 13, '97	.....	
"	Mar. 5, '97	.....	
" ...	April 26, '97	.....	
"	Oct. 12, '97	.....	
"	Feb. 13, '97	.....	
" ...	May 31, '97	.....	
"	April 22, '97	.....	
"	" 23, '97	.....	
"	Sept. 27, '97	.....	
"	May 1, '97	.....	
"	Dec. 14, '96	.....	
"	Mar. 5, '97	.....	
"	Jan. 21, '98	.....	
"	Sept. 9, '98	.....	
"	Dec. 2, '98	.....	
"	Oct. 25, '98	.....	
"	Mar. 28, '98	.....	
"	Oct. 28, '98	.....	
"	July 19, '98	.....	
"	May 16, '98	.....	
"	Nov. 4, '98	.....	
"	June 24, '98	.....	

Montreal City and District Saving Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			54,988 58	
	Rosengrave, Bridget, Wid. P. Murray			67 48	54 St. Patrick
	Raymond, David			2 70	St. Sauveur Co., Terrebonne
	Renwick, John A			7 57	246 Bleury
	Robinson, George D.			5 05	259 St. James
	Redfern, Jas. H			12 12	1 Côte St. Antoine
	Ruel, David			2 74	St. Lin
	Russell, Fred M			1 15	49 Congregation
	Racine, Alfred			116 43	203 Visitation
	Resther, Antoinette			5 39	385 St. Hubert
	Raphaël, H. W			24 92	30 Hospital
	Randolph, Julia Emma			2 93	72 St. Mark
	Richardson, Edwin W			12 06	St. Henri
	Reaside, William			30 66	Canada Life building
	Robillard, Clémentine			2 40	Rue St. Sulpice
	Raphaël, H. W			13 56	108 Shuter
	Remillard, Jeannie			1 17	St. Barthélemy
	Racine, Achille			2 12	Sault au Recollet
	Richardson, Edwin U			1 28	28½ St. Phillip
	Remillard, Marie			2 37	St. Barthélemy
	Remillard, Antoinette			3 52	"
	Robinson, Napoléon			7 72	92 St. Chs. Borrommée
	St. Martin, Marius			138 10	Montreal
	Smith, James			31 98	"
	Smith, Whitman R			14 73	St. Paul st
	Sullivan, Francis			3 72	Tannerie
	Swain, Henry			4 48	Montreal
	St. Germain, Philéas			3 31	Bque. Jacques Cartier
	Sauvageau, Tancrède			9 93	Montreal
	Shipway, George			6 68	"
	Sheepstone, George E.			5 39	624 Wellington
	Sauvageau, Tancrède			5 71	Montreal
	Stevenson, M			50 68	"
	Séguin, Rev. Joseph			8 36	Verchéres
	Seybold, Edward			34 44	87 Durocher
	Scott, Lizzie			57 97	190 St. Constant
	Simpson, Lucy M., Mrs. C. Brown			10 57	
	Starnes, Elizabeth			13 44	
	Schreider, Jos.			6 66	Montreal
	Sutton, Elizabeth			13 95	"
	Samuel, Jacob			11 43	"
	Street, F. B.			5 52	"
	Stuart, Rachel B., Mrs. R. C. Lowden			3 57	Drummond st
	Stillwell, Chas			3 15	Montreal
	Slicer, Mathilda			3 61	
	Sargent, George			33 05	
	Smith, Jas. H			12 08	Fredericksburg
	Société Mutuelle de Construction			1 70	Soulanges
	Sweeney, Jas. & Parrish, Chas.			2 26	Montreal
	Scott, Chas. R.			2 09	318 St. Antoine
	Stewart, Wm.			2 87	
	Société Française des Phosphates du Canada			2 75	Buckingham
	Carried forward			55,818 10	

SESSIONAL PAPER No. 7

Banque d'Economie de la Cité et du District de Montréal.

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	Month Year		
Head Office	Sept. 9, '99		Dead.
"	May 25, '99		
"	Mar. 4, '99		
"	Jan. 21, '99		In trust for daughter Dorothy.
"	April 18, '99		
"	June 28, '99		
"	July 18, '99		
"	Nov. 24, '99		
"	Aug. 4, '99		
"	Feb. 1, '99		In trust for son Frederick Geo.
"	May 19, '99		
"	April 15, '99		In trust for daughter Grace.
"	Mar. 4, '99		
"	June 20, '99		
"	Feb. 1, '99		In trust for daughter Margaret Louise.
"	Mar. 18, '99		
"	Sept. 11, '99		
"	Dec. 19, '99		
"	Mar. 18, '99		
"	" 18, '99		
"	Dec. 4, '99		
"	July 2, '57		
"	Jan. 27, '60		
"	Oct. 13, '62		
"	Mar. 19, '66		
"	April 24, '67		
"	April 28, '69		Dead.
"	Aug. 23, '69		Official assignee for estate L. S. Tessier (dead.)
"	Oct. 18, '70		
"	June 18, '70		
"	July 13, '70		Dead.—For estate J. Bellefleur.
"	June 27, '72		
"	Jan. 9, '73		
"	July 4, '73		
"	Feb. 13, '74		Dead.
"	Mar. 23, '74		
"	Feb. 16, '74		In trust for J. L. Graham Abbott.
"	Oct. 19, '74		
"	Feb. 9, '77		
"	June 4, '75		In trust for J. deSola.
"	Sept. 15, '77		
"	Dec. 23, '73		
"	May 1, '74		
"	Dec. 15, '77		
"	Sept. 16, '75		
"	April 29, '73		
"	Mar. 22, '77		
"	Aug. 19, '78		
"	April 13, '78		In trust for Eveline Ethel Cooley.
"	Dec. 23, '80		
"	Mar. 24, '85		

Montreal City and District Saving Bank—

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		$ cts.	$ cts.	$ cts.	
	Brought forward			55,818 10	
	Street, Jos. A.			6 06	Montreal
	Surgeon, John			1 76	"
	Seath, David			2 37	"
	Sutherland, Daniel			1 83	"
	Smillie, Jane, Mrs. Wm.			12 01	34 Mansfield
	Stewart, James			5 04	University st
	Stancliffe, Emily			4 65	1203 Dorchester
	Schuier, Adolphe			19 83	278½ St. Lawrence
	Sauvè, Louise			5 87	
	Smith, Margaret J			21 23	Côte St. Luc
	Singleton, George			2 15	617 Lagauchetierè
	Steele, Margaret			1 66	6 Prince Arthur
	Spriggins, Wm			1 86	Mt. Royal Cemetery
	Smith, W. A.			20 40	Montreal
	Sinton, James C			30 56	8 Corn Exchange
	Smith & Co., John B.			1 80	St. Lawrence Market
	Scott, Elizabeth, Mrs. S. Scott			3 65	34 Beaver Hall
	Selby, Olivier			29 26	Montreal
	Searl, M. E.			2 03	24 St. Monique
	St. Jean, J. A. G.			2 10	54 German
	Smith, Florence			16 68	Montreal
	Shanley, Edward			159 35	218 St. Martin
	Spaulding, Wm			2 39	125 Robin, Mile End
	Senecal, Eusebe			2 26	10 St. Vincent
	Smith, W. R.			1 40	71 St. James
	Selby, Victoria			20 67	Montreal
	St. Amour, Francis			1 96	"
	Senecal, Henry			1 97	53 Sauguinet
	Stewart, A. B			3 44	Montreal
	Spaulding, James			2 14	70 Courville
	Stephens, H. R., Mrs. G. C. Stephens			18 91	40 Beaver Hall
	Somerville, Margaret C.			2 03	Montreal
	Seguin, Jules			2 18	18 Grey Nun
	Scheffer, Cornélie			1 72	111 Champ de Mars
	Scholes, Henry H			9 27	University st
	Superior, Raphaël			2 18	479 St. Paul
	Seale, Sarah W.			1 76	85½ Inspector
	Smith, Wm.			1 52	55 Anderson
	Soully Rev. John J.			2 97	New Glasgow, P.Q.
	Smith, Melina, Mrs. Merrill			3 11	Montreal
	Sabourin, Narcisse			8 42	St. Urbain, Co. Chat.
	Stewart Mary, Mrs. Ed. Stuart			7 80	Chambly, Canton
	Sutton, John			2 31	Sault au Recollect.
	Stenhouse, Walter			19 00	228 St. George
	Stenhouse, Eva A.			19 01	228 "
	Sœur Marie de St. Raphaël			6 11	St. Gabriel Village
	Steinberg, Jacob			5 17	54 St. Constant
	Shapter, Thomas B.			3 13	75 Ste. Monique
	Stancliffe, Frederick			1 44	Montreal
	Sproule, Marion A., Mrs. W. J.			17 63	Harbour Com. Office
	Stephens, George C.			28 73	287 University
	Starnes, Margaret B., Mrs. S. P.			10 40	307 Peel st
	Starnes, Margaret B., Mrs. S. P.			8 50	307 "
	Saunders, Elizabeth R., Mrs. J. Morin			1 65	118 Drolet
	Steele, Florence			3 15	165 Mansfield
	Carried forward			56,394 56	

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	Month Year		
Head Office	July 14, '79		
"	Mar. 4, '79		
"	April 14, '80		
"	Sept. 5, '81		
"	Aug. 3, '86		
"	Dec. 11, '86		
"	July 3, '85		
"	April 18, '82		
"	May 26, '84		
"	Feb. 27, '77		
"	Dec. 5, '82		
"	Sept. 30, '86		
"	Oct. 24, '81		
"	July 10, '77		In trust.
"	Oct. 4, '84		Estate W. J. Porteous.
"	Aug. 2, '79		
"	June 15, '83		
"	Aug. 3, '78		
"	Oct. 17, '85		
"	June 23, '86		
"	Oct. 9, '83		
"	May 26 '85		
"	July 7, '86		
"	Feb. 5, '81		
"	Oct. 26, '83		
"	Sept. 6, '75		
"	May 12, '82		
"	" 28, '83		
"	Dec. 9, '78		Assignee for estate late C. E Pariseau.
"	Sept. 22, '82		
"	Oct. 2, '85		
"	Feb. 18, '86		
"	Aug. 10, '83		
"	Sept. 6, '86		
"	July 11, '87		
"	" 25, '88		
"	Sept. 25, '88		
"	May 7, '88		
"	Dec. 18, '88		
"	Mar. 18, '89		
"	Aug. 12, '89		
"	Oct. 15, '89		
"	" 7, '89		
"	June 27, '89		
"	" 27, '89		
"	" 22, '89		
"	Mar. 5, '89		
"	Aug. 19, '89		
"	Feb. 10, '90		
"	June 25, '90		
"	Aug. 14, '90		
"	Nov. 10, '90		In trust for daughter Margaret.
"	" 10, '90		In trust for daughter Grace.
"	Sept. 12, '91		
"	Mar. 25, '91		Dead.

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		$ cts.	$ cts.	$ cts.	
	Brought forward			56,394 56	
	Steele, Mabel			1 41	165 Mansfield
	Scott, Wm. L			2 39	Sorel
	Sœur St. Patrice			24 64	Hotel Dieu
	Staton, E. D			2 04	
	Scullion, William			6 19	Montreal
	Swinburne, Victoria, Mrs. M. Liddell			7 37	22 McKay
	Smith, Robert			11 53	557 St. Lawrence
	Shattack, Herbert			2 25	43 Mayor
	Smiley, T. B			1 93	32 Belmont
	Sleek, H. R			2 42	Albion Hotel, McGill
	Simpson, S. J. & Hopkins, F. H			2 06	203 St. James
	Smith, W. A			2 32	181 "
	Smith, Wm. Henry			1 35	108 Papineau road
	Synis, Margarét			10 11	814 Dorchester
	Stevenson, P. R			91 57	69 Drummond
	Stearnes, Chas. N			1 32	114 St. James
	Smith, Ralph H			2 71	794 Palace
	Stanford, Amèlie, Mrs. M. Roy			2 03	345 St. Jacques
	Smith, Wm			2 45	St. Lambert
	Schleuger, H. & Brenner, J			1 75	124 Vitré
	Saucier, Louis P			1 78	Montreal
	Smart, Elizabeth, Mrs. J. Howley			3 18	Pacific ave., off Dor.
	Scheyer, Herman			1 58	1827 Notre Dame
	Sutherland, W			6 31	
	Schiller, Philomène, Mde. P. Guy			4 51	
	Steel, Fred. W			5 22	405 St. Dominique
	Sleith, Annie J., Mrs. E.C. Landon			1 30	
	Saucier, Marie L., wid. P. Henry			11 79	155 St. Joseph
	St. Pierre, Prudent N			1 46	Rue Champlain, Coteau, St. Louis
	Smart, Elizabeth, Mrs. Jos. Haley			16 36	Lachine
	Smith, George			1 73	43 Metcalfe
	Stephens, Frances A			4 08	
	Smith, Fred R			1 58	169 St. George
	Simpson, R. C			5 62	15 Victoria
	Slater, C. E			1 52	Victoria Sq
	Ste. Marie, Oswald			2 58	Room 411 N. Y. Life Ins. Building
	Smith, Frances			103 64	30 St. Ferdinand
	Saywell, Wm			1 30	211 McGill
	Smale, Henry H			46 63	403 Burnside
	Stephen, Ronald McD			1 97	
	Schetague, Henri			2 12	62 St. Jacques
	Street, Emma			1 77	1791 Ontario
	Shaw, Fannie, wid. W. E. Shaw			1 63	9 Bishop
	Sanctuary, Agnes, wid. John W			2 15	33 Tupper
	Stuart, W. G			6 63	11½ Berthelet
	Sills, Wm. F			3 51	729 Lagauchetierè
	Sturrock, Elizabeth, Mrs. Wm. Swift			10 15	56 Crescent
	Sweetapple, Emma, wid. F. D. Gwilt			1 38	54 Tupper
	Stinson, Alice, Mrs. W. D. Aird			1 31	107 University
	Stanley, Fred			1 52	665 Lagauchetierè
	Staines, Michael			67 14	16 Busby Lane
	Carried forward			56,898 15	

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	Month Year		
Head Office	Mar. 25, '91		
"	May 20, '91		In trust for daughter Cécile.
"	Jan. 5, '91		In trust for J. G. C. Wilson.
"	Feb. 9, '92		
"	Dec. 17, '91		
"	Jan. 13, '92		
"	Sept. 20, '92		
"	Jan. 26, '92		
"	May 13, '93		
"	" 31, '92		
"	" 18, '93		
"	July 28, '93		
"	May 15, '93		
"	Oct. 23, '93		
"	June 22, '93		In trust for son Hubert R.
"	May 6, '93		
"	Dec. 29, '92		
"	May 22, '93		
"	Jan. 28, '93		
"	Feb. 9, '92		
"	Jan. 23, '94		
"	May 2, '94		In trust.
"	Feb. 28, '94		
"	April 5, '94		
"	Feb. 12, '92		
"	Oct. 13, '94		
"	April 26, '94		
"	Sept. 30, '93		In trust for children.
"	Oct. 12, '94		
"	April 4, '94		
"	" 1, '93		
"	Dec. 6, '94		
"	Aug. 23, '94		
"	May 8, '94		
"	July 10, '94		
"	" 17, '94		
"	Jan. 31, '94		
"	June 11, '94		
"	Jan. 11, '94		In trust for Isabella Kate.
"	April 5, '94		
"	Oct. 21, '93		In trust for father J. Bte.
"	April 26, '95		
"	Sept. 27, '95		
"	Dec. 3, '95		As tutrix to her children.
"	Jan. 8, '95		
"	June 8, '95		
"	May 3, '95		In trust for son Frederick.
"	June 5, '95		
"	Jan. 4, '95		
"	Dec. 10, '95		
"	Jan. 2, '95		

Montreal City and Disirict Savings Bank—

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		$ cts.	$ cts.	$ cts.	
	Brought forward			56,898 15	
	Stewart, Alexander			1 99	9 Argyle Ave
	Sauvé, Philomène, Mde D. Sauvé			259 27	Ste Anne de Bellevue
	Smith, Josépha, Mrs. W. O., jr			17 85	645 Sherbrooke
	Stewart, Margaret			9 88	225 Mountain
	Smith, George			1 42	14 Barclay
	Steinberg, Bertrand			1 42	80 Cathcart
	Schaydler, Benjamin			1 27	577 Frontenac
	Simon, Abraham			5 16	75 St. Alexandre
	Smallshire, T			1 25	Longueuil
	Stewart, Mary M			23 14	St. Chrysostome, Co. Chateauguay
	Senecal, Zotique			9 00	294 St. Laurent
	Stockand, George J			2 13	162 McGill
	Selby, jr, Charles			9 72	Montreal
	Smith, Elizabeth			312 96	973 Notre Dame
	Staunton, Charlotte H			4 36	119 St. Matthew
	Smyth, Eliza A			28 58	2838 Ste. Catherine
	Starnes, Margaret B., Mrs. A. P. Starnes			47 17	307 Peel st
	Smart, May			1 21	57 Common
	Smart, Wallace			1 21	"
	Smart, Archibald			1 23	"
	Smart, Jessie			1 23	"
	St. Denis, Edouard			2 06	16½ St. Elizabeth
	Sharp, Wm			14 46	369 St. Dominique
	Stephens, Wm. G. J			11 03	49 Crescent
	Smith, A. E			8 48	914 Sherbrooke
	Simpson, W. C			2 42	403 Mance
	Soeur, Marie Léandre			1 98	Beloeil, Que
	Stanton, Edmond N			1 37	
	Studer, William			161 26	184 St. Christophe
	Sargisin, Mary A., wid. Geo. Swinburn			8 27	16 St. Urbain
	Sicard, Cléophas			6 27	Bothman, North Dakota, U.S.
	Smith, Robert C			12 12	37 Belmont
	Schwarz, Theodore			5 38	18 Victoria Sq
	Struthers, Anna			18 73	13 Phillips Sq
	Schoeneich, Julius			1 70	778 Dorchester
	Simpson, Helen C			2 39	403 Mance
	Smart, Geo. E			1 18	57 Common
	Seath, Ellen, Mrs. Hy. J. Benallack			80 35	23 Latour
	Stenhouse, Walter			9 87	1423 Dorchester
	Somerville, Mary, Mrs. Andrew			1 22	
	St. Jean, Maceline, Mde. Lefebvre			2 77	Montreal
	Soucis, André			1 16	St. Henri de Mascouche
	Savignac, J. Arthur			1 70	97 St. Jacques
	Sexton, Daniel M			1 76	
	Simpson, Emery C			19 34	St. Andrew, Co Argenteuil
	Slater, Mary B., Mrs. D. Lewis			2 95	Longueuil
	Smith, Thos. F			4 70	77 Jurors
	Carried forward			58,024 52	

Banque d'Economie de la Cité et du District de Montréal.

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	Month Year		
Head Office	Dec. 9, '96		
"	" 2, '96		
"	June 1, '96		
"	Jan. 3, '96		
"	Oct. 17, '96		
"	Dec 9, '96		
"	Jan. 9, '96		
"	May 4, '96		
"	Dec. 9, '96		
"	Mar. 31, '97		
"	Dec. 6, '97		
"	June 21, '97		
"	Nov. 30, '97		
"	Sept. 30, '97		
"	Jan. 2, '97		
"	Oct. 8, '95		
"	Jan. 27, '97		
"	July 31, '97		
"	" 31, '97		
"	" 31, '97		
"	" 31, '97		
"	Nov. 15, '97		
"	Jan. 21, '97		In trust.
"	Dec. 29, '96		
"	" 11, '96		
"	Jan. 13, '98		In trust for son James Stanley.
"	April 29, '98		
"	July 29, '98		
"	April 4, '98		In trust for grandson Elliott Studer.
"	Nov. 8, '98		
"	June 30, '98		
"	Dec. 24, '97		
"	July 26, '97		
"	Sept. 29, '93		
"	Oct. 4, '97		
"	Sept. 17, '98		
"	July 7, '98		
"	May 7, '98		
"	Aug. 14, '99		
"	Sept. 23, '99		In trust for daughter Mabel Beatrice.
"	April 15, '99		
"	Dec. 23, '99		
"	Sept. 15, '99		
"	Mar. 22, '99		
"	" 3, '99		
"	Sept. 29, '99		
"	Jan. 16, '99		

Montreal City and District Savings Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			58,024 52	
	Stanford, Josephine, Mde. W. Lesperance			8 71	376 Lagauchetière
	Smith, Catherine E., Mrs. E. Auld			2 90	47 Closse
	Sigouin, Edwidge, Mde. J. Bte. Sicotte			78 02	132 Bouiget
	Simpson, Rollo H			1 27	40 Shuter
	Sharkey, Mary, wid. B. McCaffrey			11 60	33 Dowd
	St. Francis, Elizabeth			23 54	383 Mance
	Shackell, W. A			2 33	16 St. John
	Sicard, Georgiana			1 48	Rigaud
	Stoakes, Evangeline K., Mrs. J. Mitchell			112 68	133 Nazareth
	St. Denis, Eliza, Mde Dr. E. M. Desaulniers			2 08	St. Lambert
	St. Jean, Idola			3 13	21 Ernest
	Simard, Bruno			32 04	101 Gosford
	Strachan, Florence A., Mrs. L. Trotter			24 17	44 Coursol
	Stevenson, Agnes S			6 59	157 St. James
	Stevenson, Josephine E			2 91	"
	Scroggié, Annie			358 76	2645 Ste. Catherine
	Trudel, J. B			73 14	Ste. Genevievè
	Tessièr, Oliviér			197 98	Rivierè St. Pierre
	Turner, Robert			53 72	Montreal
	Thompson, Alexander			83 14	"
	Tilton, Malvina H			9 34	"
	Trudel, Joseph			4 51	"
	Tanner, Ellen			76 65	"
	Thayer, Jesse			22 70	"
	Tomski, Joseph			35 44	459 St. Lawrence
	Tackbury, G. N			11 57	22 St. Nicholas
	Tomski, Joseph			3 86	Montreal
	Thompson, Chas. E			3 03	258 Bleury
	Taillefer, Wilfrid			1 71	St. Martin
	Thérien, Malvina, Mde A. Moreau			1 96	
	Tees, James			3 55	20 Wellington
	Tunstall, Augustus			1 40	627 Sherbrooke
	Tunstall, G. C			10 11	Ste. Anne du Bout de l'Ile
	Théoret, Aldéric			2 64	Ste. Genevievè
	Tapprell, S. E			4 23	
	Thompson, Stephen			1 48	337 Dorchester
	Turnstall, Mary E			6 38	Montreal
	Thompson, Alexander			2 42	260 St. James
	Tunstall, Jessie, Mrs. G. C. J			3 55	Bout de l'Isle
	Tempre, Rose Ann, Mrs. P. Buller			2 27	295 St. James
	Tyler Albert E			1 42	47 Aylmer
	Tiernan, Patrick			5 50	St. Laurent
	Timmons, Leonard P			1 85	St. Lambert
	Tucker, Rev. L. W			2 13	117 Chatham
	Tucker, Mary Jane			3 37	117 "
	Turner, P. J			1 86	Mt. Royal Cemetery
	Trestler, C. F., F. & Brewster, C			5 50	
	Torrance, John, jr			8 80	
	Turcot, Emma, Mde. D. Garneau			1 75	65 Cherrier
	Carried forward			59,345 69	

SESSIONAL PAPER No. 7

Banque d'Economie de la Cité et du District de Montréal.

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	Month Year		
Head Office	Oct. 3, '99		
"	April 13, '99		In trust for daughter Florence.
"	Oct. 31, '99		
"	Dec. 11, '99		
"	May 6, '99		
"	" 6, '99		
"	June 19, '99		
"	Dec. 11, '99		
"	Jan. 28, '99		
"	Nov. 3, '99		
"	" 27, '99		
"	Oct. 31, '99		
"	Aug. 28, '99		
"	Nov. 14, '99		
"	Oct. 2, '99		
"	Jan. 31, '99		
"	Nov. 10, '47		
"	Sept. 8, '47		
"	July 14, '54		
"	July 26, '54		
"	Jan. 4, '61		In trust for children.
"	Mar. 9, '66		
"	Sept. 27, '66		
"	Dec. 30, '67		
"	June 13, '72		Dead. For daughter Mary.
"	Sept. 5, '77		
"	July 10, '77		Dead.
"	May 25, '82		
"	Jan. 31, '85		
"	July 17, '83		
"	Aug. 19, '81		
"	Sept. 13, '86		
"	Oct. 11, '86		
"	May 4, '84		
"	Nov. 3, '84		
"	Jan. 21, '86		
"	Mar. 11, '87		
"	Sept. 19, '87		
"	May 4, '83		
"	Oct. 3, '87		
"	June 2, '88		
"	July 18, '89		
"	Mar. 20, '89		
"	June 9, '90		
"	July 14, '90		
"	Aug. 19, '90		
"	Jan. 17, '90		In trust for P. Q. Dental Ass.
"	" 3, '90		
"	Sept. 16, '91		

Montreal City and District Saving Bank—

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		$ cts.	$ cts.	$ cts.	
	Brought forward			59,345 69	
	Turcot, Rev. L.			6 62	Isle Perrot
	Thomas, W.			2 73	501 St. Paul
	Taylor, Marguerite, Mrs. Drummond			26 23	
	Traves, Nellie, Mrs. R. Boa			7 37	Cartierville
	Tanguay, Joseph R.			7 51	79 McCord
	Trépanier, Caroline, Mde. Ad. Dussault			3 52	595½ St. Laurent
	Troy, Mary Ann			2 82	1385 Ontario
	Truesdale, John			5 15	60 St. Urbain
	Tobb, Samuel			6 02	
	Traves, Sarah E., Mrs. R. Boa			27 67	St. Laurent
	Tansey Bernard			26 93	14 Belmont
	Theoret, Albina, Mde. H. A. Demers			2 82	649 Cadieux
	Theoret, Albina, Mde. H. A. Demers			1 32	1658 Notre Dame
	Tucker, Rev. L. N			12 28	140 Ste. Monique
	Truteau, Elmire, Mde. J. Lenoir			14 45	
	Taylor, Joseph			69 35	31 Berthelet
	Trudeau, Adolphe, fils			17 38	Longueuil
	Tutterly, Mary E., Mrs F. W. Handwick			16 18	84 St. Luke
	Taschereau, Hon. H. T.			1 76	68 St. Hubert
	Torrance, John F			2 69	Côte St. Paul
	Thompson, Margaret			1 78	207 St Martin
	Tunsdall, Elizabeth, Mrs. M. P. Blaiklock			1 54	25 Ste. Famille
	Tremblay, Anastasie, Mde. P. Tallard			19 43	St. Philippe de Lapra.
	Tansey, Michael J			9 25	708 Craig
	Turcotte, Emma, Mde. D. Garneau			1 60	541St. Denis
	Takahashi, K. T			1 85	125 St. Frs. Xavier
	Theoret, Albina, Mde. H. A. Demers			3 80	192 Rivard
	Trudeau, Amable			1 81	St. Isidore
	Townshend, Nancy H., Mrs. J. H. Potigton			1 57	334 St. James
	Turbide, Samuel			1 62	Sherbrooke st
	Thompson & Co., James			2 53	290 Guy
	Tabb, George E.			1 45	65 St. Hypolite
	Trèpanier, Jacques			2 39	Ile Bizard
	Tabb, Elizabeth B			15 70	19 Mansfield
	Tabb, Anna W., wid. Allan F. Clark			6 28	102 Park ave
	Turner, Bella			1 54	Mt. Royal Cemetery
	Thompson, Sarah J., Mrs. A. Madly			1 35	
	Tiffin, Laura M.			18 49	Montcalm st
	Tassé, Jos			8 83	62 McGill st
	Tuite, Ellen Marble			2 95	29 Ste. Famille
	Thomas, Mabel W., Mrs. F. A. L. Lockhart			1 49	730 Sherbrooke
	Tector, William			10 68	St. Lambert
	Tunstall, Mary E., Mrs. E. McCarthy			2 47	153 Park ave
	Turpin, W. J			21 72	91 St. Frs. Xavier
	Tourangeau, Esther, Vve F. Chalifour			23 94	Ste. Agathe des Monts
	Thom, Alfred J.			1 18	418a St. Urbain
	Twohey, Jas			40 08	8 Richmond Sq
	Tedford, Nora			2 50	2438 Ste. Catherine
	Carried forward			59,816 31	

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	Month Year		
Head Office	June 9, '91		
"	April 2, '91		
"	Oct. 27, '91		
"	Aug. 5, '91		In trust for son George (dead).
"	June 13, '92		
"	" 28, '92		
"	Feb. 16, '92		
"	Oct. 17, '93		
"	Nov. 24, '93		
"	Sept. 14, '93		In trust for son Andrew.
"	Aug. 16, '93		In trust for Maggie Cunningham, at L. Pte. Asylum.
"	Nov. 13, '99		In trust for Corunie.
"	Sept. 5, '99		In trust for son, Chs. Emmanuel.
"	June 1, '93		In trust for Esquimault Mission, Diocese McKenzie River.
"	Oct. 9, '93		
"	Mar. 12, '94		
"	Oct. 27, '94		
"	Mar. 30, '94		
"	July 28, '94		
"	May 9, '95		
"	June 10, '95		
"	Oct. 10, '95		
"	Aug. 2, '95		
"	Nov. 12, '95		
"	Dec. 9, '96		
"	Feb. 14, '95		
"	Jan. 10, '96		In trust for son Remi, Edgar.
"	Nov. 5, '96		
"	May 2, '96		
"	" 28, '96		
"	Aug. 16, '95		
"	Nov. 25, '96		
"	Mar. 30, '96		In trust pour Marie Lavigne.
"	Jan. 7, '96		In trust for nephew, Blair M. Clerk.
"	Dec. 29, '96		In trust for daughter, Ruth H.
"	Sept. 16, '97		
"	May 1, '97		
"	Dec. 18, '96		
"	" 21, '97		
"	April 21, '97		
"	Sept. 18, '97		
"	June 1, '98		In trust for daughter, Mabel S. Tector.
"	Mar. 11, '98		
"	Nov. 7, '98		
"	Oct. 17, '98		In trust pour ses deux filles Delia & Aurore.
"	June 29, '98		
"	Nov. 4, '98		
"	Mar. 31, '97		

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		$ cts.	$ cts.	$ cts.	
	Brought forward			59,816 31	
	Théoret, Georgiana			2 13	20 Crescent
	Taylor, Thomas H			1 30	Packville, Ont
	Talbot, Lawrence E			162 89	Quebec
	Tait, James			194 71	16 Ste. Famille
	Tarut, Alfred			1 98	St. Lawrence
	Tyrrell, Edith			1 15	15 Plateau
	Tabb, Maria E			1 99	65 Hypolite
	Tessier, Héleodore			64 35	St. Joseph des Cèdres
	Taylor, Lilly E. E			83 88	76 Fortier
	Taylor, Laura, J. M			1 93	76 "
	Thompson, W. R			1 25	96 University
	Tyne, Edward J			1 26	1179 City Hall ave
	Trépanier, Joseph E			1 57	680 St. Laurent
	Thonin, Louis A			1 32	141 Montcalm
	Urquhart, Jas. R			6 86	275 Bleury
	Vineberg, Malcolm			4 27	128 St. Lawrence
	Voligny, L. R			1 80	
	Vaughan, C. Edith			3 65	180 Mance
	Vaillancourt, Janvier			12 30	
	Vass, Clarence			8 00	Chateauguay Basin
	Vellot, Lucien			2 24	1424 N. Dame
	Voyer, Charles			1 67	505 Wolfe
	Vipond, Eveline E., Mrs. J. Kent			1 71	153 St. George
	Valois de Jos., F. Vve de Grand Pré			1 67	118 St. Constant
	Viau, Eleonore, wid. C. A. Snow			1 64	21 Robin, Mile End
	Virtue, H. S			5 73	31 Ottawa
	Valiquette, Angeline			2 47	Ile Perrot
	Verreault, Rev. H. A			2 97	
	Verity, Kate			3 35	Chambly Canton
	Valles, John B			3 78	182 St. Hypolite
	Voligny, Emma, Mde. H. Boyne, jr.			1 83	197½ St Denis
	Valade, Césaire			2 78	St. Martin
	Verne, Louis, fils			4 83	Lachenaie
	Vineberg, Solomon			1 83	5 St. Lawrence
	Veary, Harold			1 39	48 Rosel
	Vallée, J. Bte., Norbert & Henri Chs.			1 69	
	Viger, Hormidas			12 88	Montreal
	Vipond, Y. Alex			1 29	293 St. Urbain
	Villeneuve, Marie			2 06	69 St. Dominique
	Valois, Damase			2 07	Lachine
	Vedeu, Alexina, Mrs. C. K. Williams			2 06	130 Peel st
	Vedrines, Claude			1 29	12 Cuvillier, Hoch
	Vaillancourt, Camille			111 48	125 German
	Valleé, Thimolaus			32 77	1426 N. Dame
	Verdon, Alfred			1 84	St. Laurent
	Varraine, Virginie			81 48	
	Vézina, Henriette			3 73	224 St. C. Borrommée
	Viger, Hormisdas			11 08	70 German
	Valiquétte, Lèonie			1 46	21 St. Félix
	Vincent, Justine, Mde A. Gauthier			2 96	Longueuil
	Vermette, Aldéric			4 98	960 Berri
	Veary, Harry F			1 78	119 Mountain
	Vaillancourt, Benjamin			2 42	Village St. Jean Bte
	Van, Elizabeth, Mrs. Wm. Hay			4 06	167 St. Hypolite
	Victoria Lodge No. 92, I.C.S.B			1 75	251 St. James
	Carried forward			60,699 92	

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	Month Year		
Head Office	Jan. 26, '98		
"	Dec. 6, '98		
"	Nov. 4, '99		
"	Dec. 20, '99		In trust for grandson, James L. Gordon (dead).
"	April 8, '99		
"	July 24, '99		
"	Mar. 15, '99		
"	Aug 21, '99		
"	May 17, '99		Dead.
"	Nov. 25, '99		
"	Mar. 15, '99		
"	Sept. 5, '99		
"	Nov. 13, '99		
"	June 21, '99		
"	Sept. 20, '94		
"	Aug. 18, '92		
"	June 10, '93		
"	" 1, '93		
"	Aug. 9, '94		In trust.
"	Feb. 7, '78		
"	Aug. 7, '84		
"	July 14, '82		
"	Nov. 5, '84		In trust for son, Robert Vipond Kent.
"	Jan. 16, '85		
"	April 14, '87		
"	Dec. 24, '87		
"	Jan. 18, '89		
"	Sept. 19, '90		Pour l'Ecole Normale.
"	May 6, '93		
"	" 21, '92		
"	Dec. 24, '94		
"	Nov. 29, '93		
"	Dec. 6, '94		
"	May 26, '93		
"	Dec. 4, '95		
"	July 6, '95		
"	Dec. 18, '95		In trust for Hector Viger.
"	July 13, '95		
"	Oct. 8, '95		
"	May 31, '95		
"	Aug. 15, '95		
"	April 4, '96		
"	Feb. 27, '96		
"	April 11, '96		
"	May 16, '96		
"	Dec. 16, '97		
"	" 30, '97		
"	July 24, '96		In trust for son Réné.
"	Feb. 12, '97		
"	Dec. 4, '97		
"	May 16, '98		
"	Aug. 10, '98		
"	Nov. 5, '98		
"	Mar. 25, '98		
"	" 2, '98		

Montreal City and District Saving Bank—

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		$ cts.	$ cts.	$ cts.	
	Brought forward			60,699 92	
	Vigéant, Solime			40 98	141 Selby
	Valiquette, Rosa			6 54	364 Hypolite
	Vinet, Chas. F.			42 09	Sault au Recollet
	Varin, Eugénie, Mde A. Desjardins			173 97	27 St. Philippe, St. Henri
	Vezina, Augustin			34 27	75 St. Maurice
	Vermette, J. Bte			2 37	Coteau St. Louis
	Weilbrenner, P. A			31 93	Montreal
	Wadsworth, T. W			7 06	229 St. Antoine
	Wilson, Eliza G			9 06	Montreal
	Walkem, Chas. W			2 68	"
	Westgate, Thos			3 83	"
	White, R. S.			2 06	
	White, Ann			3 00	
	Wilson, William G			2 09	
	Walker, James			39 08	
	Würtele, J. W. L			1 64	Montreal
	Wren, Wm			3 84	"
	White, Wm			10 04	"
	Wilson, Robert W			20 14	"
	Whyte, Joseph A			38 22	
	Webster, Ann C			3 66	38 McGill Coll ave
	Würtele, Mary Ann			2 06	Montreal
	Wolton, Wm. Thos			26 28	Outremont
	Whitney, Henry F			3 24	Lachine
	Whyte, Jos. A			2 99	490 Sherbrooke
	Webster, Arthur			2 67	7 St. James
	Wright, John R			2 74	49 Courville
	Workman, William			2 34	Montreal
	Workman, William			2 34	"
	Wood, Rev. Edmund, & Wilgress, John O			2 95	"
	Wiggins, Esther			12 83	"
	Wood, F. O			4 68	"
	Wynne, Stephen			5 17	"
	Walsh, Jane, Mrs. Matthews			12 08	"
	Walker, Wm Geo			32 84	115 Mountain
	Whyte, Robert A			6 84	280 St. Charles Borrommée
	White, Ellen			2 53	480 St. Dominique
	Wood, Robert B			1 75	475 "
	Whyte, Stephen			3 87	Montreal
	Walker, Ida			1 76	288 St. Martin
	Webb, Elizabeth, Mrs. Albert T. Evans			1 87	211 St. George
	Waddell, J. & G			2 38	Little Rideau, Ont.
	Wright, Alfred			2 80	Beaver Hall Hill
	Wood, Rev. Edmund			20 93	278 St. Urbain
	Wolff, Conrad E			1 64	56 German
	Waters, Lena			2 88	734 Sherbrooke
	Wright, Henry			3 09	Montreal
	Whiffen, Edgar J			4 48	472 Lagauchetière
	Audet, Alphonse			2 30	Montreal
	Angers, Edmond			7 67	"
	Ainse, Charlotte, wid. Delisle			4 74	"
	Carried forward			61,365 21	

SESSIONAL PAPER No. 7

Banque d'Economie de la Cité et du District de Montréal.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Head Office	Oct. 25, '98		
"	" 20, '99		
"	" 2, '99		
"	Dec. 18, '99		
"	Jan. 28, '99		
"	Mar. 6, '99		
"	June 5, '52		Dead.
"	Dec. 29, '70		
"	April 20, '72		
"	Nov. 11, '72		
"	May 2, '72		
"	Nov. 30, '74		
"	Mar. 16, '74		
"	Feb. 22, '79		
"	" 11, '76		In trust.
"	Oct. 3, '77		
"	April 11, '74		
"	Mar. 21, '76		
"	Dec. 6, '76		
"	Mar. 5, '73		
"	Nov. 2, '77		
"	Feb. 19, '78		
"	Dec. 9, '76		Dead.
"	Sept. 25, '76		
"	June 26, '80		
"	April 20, '80		
"	Dec. 12, '77		
"	Aug. 9, '75		In trust for Eugéne McGuire.
"	" 9, '75		In trust for Tom McGuire.
"	Jan. 4, '81		In trust for Wm. Reed.
"	Aug. 19, '80		
"	May 6, '81		
"	Feb. 19, '86		
"	Aug. 1, '83		
"	" 4, '85		
"	Oct. 19, '84		
"	May 23, '83		
"	July 19, '86		
"	" 2, '80		In trust for Whyte & Donnelly.
"	Aug. 7, '84		
"	July 18, '85		
"	May 5, '80		
"	Jan. 31, '85		
"	Aug. 15, '88		
"	Nov. 10, '88		
"	Dec. 19, '88		
"	June 18, '89		
"	Mar. 9, '89		
Ste. Catherine Br	" 6, '77		
"	Dec. 28, '78		
"	May 7, '90		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			61,365 21	
	Armstrong, Douglas			1 38	Montreal
	Archambault, Jos			1 61	"
	Archambault, Emma, Mrs. O. Forest			4 51	"
	Adam, F. X			2 04	"
	Audy, Josephine			3 56	"
	Amiot Oscar			13 25	"
	Archambault, Adelard			20 13	"
	Allard, Philomène			1 38	"
	Archambault, Athala			55 90	St. Paul l'Hermite
	Audet dit Lapointe, Mrs. Maxime Boucher			2 08	Coaticooke
	Aubry, M. Lse, Mrs. T. Primeau			2 08	Montreal
	Adams, John			1 21	"
	Allain, M. Lse. Mrs. M. Rodrigue			4 15	"
	Arpin, Louis			1 52	"
	Adams, J. A			1 21	"
	Ahern, S. A			5 57	"
	Auclair, Amelia			1 17	"
	Brunet, Jos			2 05	"
	Blanchet, Philias			2 49	"
	Bureau, Alexis			2 93	"
	Bourbonnais, Alderic			2 03	"
	Biron, Etienne			2 14	"
	Belanger, Napoleon			1 68	"
	Binet, Alphonsine			2 82	St. Philippe
	Bertrand, Xavier			9 31	Montreal
	Beaudry, Lucie, Mrs. N. Matte			1 98	"
	Bluteau, J. B			2 58	"
	Beauchamp, Charles			5 48	"
	Bruneau, Rosa			2 84	"
	Beaudry, J. H			1 55	"
	Barette, Xavier			2 39	"
	Bourassa, L. J. Bte			7 91	"
	Brouillette, Théotiste, Mrs. C. Allard			1 45	St. Henri de Mascouche
	Benoit, Marie A. Mde O. Jacques			2 48	Montreal
	Beaulieu, Edouard			4 02	"
	Belanger, Magloire			5 36	St. Vincent de Paul
	Blondin, Marie			1 66	Montreal
	Butler, John			1 56	"
	Boyer, Zoel			2 14	St. Isidore
	Blanchet, Alph			2 05	Montreal
	Beaulieu, Theophile			6 25	St. Laurent
	Blais, Adalbert			1 48	Montreal
	Brodeur, A. M			1 65	"
	Boisvert, Philomène			3 41	"
	Boudrias, Emma			10 59	"
	Bergeron, Alphonse D			3 22	"
	Blain, Marie, Mde W. McKay			1 94	"
	Bertrand, Jos			1 54	"
	Beaudoin, Frs			1 81	"
	Beaudoin, Margaret, Mrs. Jos. Orleans			2 23	"
	Carried forward			61,988 70	

SESSIONAL PAPER No. 7

Banque d'Economie de la Cité et du District de Montréal.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Ste. Catherine Br	Sept. 1, '90		
"	Aug. 31, '91		
"	May 23, '94		
"	April 15, '93		
"	Oct. 15, '94		
"	June 11, '97		
"	Feb. 23, '97		
"	Mar. 9, '95		
"	Feb. 28, '95		
"	Jan. 13, '96		
"	Sept. 10, '97		
"	Mar. 25, '97		
"	Oct. 12, '97		
"	Aug. 30, '98		
"	April 19, '98		
"	Feb. 17, '99		
"	Mar. 16, '99		
"	Jan. 10, '86		
"	Dec. 28, '87		
"	Oct. 31, '84		
"	June 15, '87		
"	" 9, '85		
"	Aug. 9, '86		
"	Nov. 29, '83		
"	Oct. 20, '83		
"	Feb. 27, '85		
"	April 20, '85		Dead.
"	Jan. 2, '76		
"	April 18, '76		
"	Nov. 2, '86		
"	July 4, '88		
"	Nov. 10, '85		
"	Mar. 5, '85		
"	July 3, '82		
"	Dec. 14, '83		
"	" 13, '83		
"	Sept. 25, '86		
"	June 23, '88		
"	" 16, '88		
"	Aug. 23, '89		
"	" 31, '90		
"	Sept. 20, '90		
"	Oct. 1, '90		
"	Dec. 14, '91		
"	Dec. 15, '91		
"	July 9, '92		
"	Jan. 25, '93		
"	Feb. 28, '93		
"	Dec. 18, '93		
"	Apr. 17, '93		

Montreal City and District Saving Bank—

No of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			61,988 70	
	Beauchamp, P. E			2 38	Montreal
	Berthiaume, Eleonore, Mrs. Jos. Lariviére			17 05	"
	Bourdon, Stephanie, Mrs. J. Goyette			2 40	"
	Begley, Georgianna, Mrs. F. Richardson			6 08	"
	Bedard. Azilda, Mrs. Gervais			4 13	"
	Boivin, Marie Louise, Mrs. Jules Gelinas			1 51	Vaudreuil
	Boyer, Thomas			8 77	Montreal
	Bayard, Xavier			2 14	Sault aux Recollets
	Beaudoin, Euclide			11 13	Montreal
	Bourassa, M. J. A			92 71	"
	Beauchamp, Vitaline			26 56	"
	Benoit, Lucien			3 91	"
	Beauchamp, Bruno			5 54	"
	Brisebois, Joseph			1 56	"
	Boivin, Pierre Alex			310 06	"
	Boisseau, Georgine, Mrs. Camille Richard			1 33	"
	Bourgela, Jos			12 27	"
	Bergeron, Mathilde, Mrs. H. Rochon			1 66	"
	Bélair, M. Lse., Mde. Max. Coutu			3 98	Joliette
	Bernard, Eliz., Mrs. P. L. Murphy			2 32	Montreal
	Barette, Louis			1 47	"
	Brodeur, Azarie			8 50	"
	Brown, Jane, Mrs. L. Lee			1 80	"
	Brunel, Antoinette			5 08	"
	Brodeur, Geo. T			4 51	"
	Beaudry, M. Louise, Mrs. A. Cinq-Mars			5 14	"
	Boisjoli, Alphonse			1 33	"
	Brouillette, Pacific			11 46	"
	Beauchamp, Zotique			2 96	"
	Bastien, Aziola			2 91	"
	Bellefleur, Alexina			31 04	"
	Bisson, Antoine			1 21	"
	Bergeron, Clara			2 06	"
	Barrette, Amédée			2 33	"
	Brazeau, Rosanna, Mrs. N. Payant			1 32	"
	Belleau, Achille Felix			2 65	"
	Barrette, Alph			1 70	"
	Brooks, Chs			1 29	"
	Bourguignon, Jos. E			3 28	"
	Boire, Louis			1 43	"
	Blain, Justina			66 15	"
	Beaudry, Gustave			2 37	"
	Bisson, Mélina			4 69	"
	Brodeur, Louis			1 75	"
	Blanchard, Celina			6 39	"
	Brien, Beatrice, Mrs. A. Lamarche			12 05	"
	Beauchamp, —			2 42	"
	Berthiaume, Alberta, Mrs. A. Boisseau			1 91	"
	Carried forward			61,675 28	

Banque d'Economie de la Cité et du District de Montréal.

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	Month Year		
Ste. Catherine Br	May 7, '92		
" ..	Feb. 3, '93		
" ..	May 3, '93		
" ..	Dec. 23, '93		
" ..	Jan. 22, '94		
" ..	Nov. 30, '92		
" ..	Oct. 11, '94		
" ..	Mar. 31, '94		
" ..	" 30, '94		In trust for son Raoul.
" ..	July 15, '95		
" ..	May 10, '95		
" ..	" 10, '95		In trust for son Alcibiade.
" ..	Nov. 2, '95		
" ..	May 11, '95		
" ..	Aug. 20, '95		In trust.
" ..	June 1, '96		
" ..	Mar. 25, '96		
" ..	July 23, '96		
" ..	Jan. 18, '96		
" ..	Dec. 23, '96		
" ..	" 16, '95		
" ..	Nov. 1, '96		In trust for nephew Hector Brodeur.
" ..	July 27, '96		
" ..	Jan. 7, '96		
" ..	May 14, '97		
" ..	Aug. 6, '95		
" ..	Dec. 7, '97		
" ..	July 22, '97		
" ..	Apr. 9, '97		
" ..	Jan. 31, '96		
" ..	Aug. 24, '97		
" ..	Feb. 24, '97		
" ..	Oct. 8, '97		
" ..	June 1, '97		
" ..	Dec. 20, '97		
" ..	July 14, '97		
" ..	Dec. 7, '97		
" ..	July 20, '97		
" ..	Aug. 6, '97		
" ..	June 9, '98		
" ..	Sept. 17, '98		
" ..	Oct. 18, '98		In trust for son Frederic.
" ..	Apr. 19, '98		
" ..	Nov. 12, '97		
" ..	Apr. 25, '98		
" ..	Jan. 23, '98		
" ..	Dec. 27, '99		
" ..	Sept. 15, '99		

Montreal City and District Saving Bank—

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		$ cts.	$ cts.	$ cts.	
	Brought forward			61,675 38	
	Beriault, Elizabeth, Mrs. J. Tremblay			10 99	Montreal
	Brusseau, Virginie			1 23	"
	Buckley, Marie Louise, Mrs. Perodeau			43 32	"
	Bouthillier, Rosa, Mrs. W. Rivet			1 22	"
	Beaudry, Omer			1 15	"
	Bisaillon, Lea, Mrs. T. Parizeau			1 63	"
	Brazeau, Josephine			1 39	"
	Bilodeau, Godfroi			1 65	"
	Corbeil, Mgte., Mrs. J. B. Charest			2 73	"
	Courval, Olive, Mrs. J. Menard			13 41	"
	Comartin, Ovila			2 14	"
	Chaput, Achille			5 05	"
	Chrystal, A			6 05	"
	Chaput, Arthur			8 08	"
	Chaperon, M. Lse			1 99	"
	Cartier, Gilbert			6 66	"
	Charrand, Gilbert			33 57	"
	Cardinal, Aurélie, Mrs. J. Beauvais			4 08	"
	Charbonneau, Joseph			2 41	"
	Carle, Marie			1 49	"
	Campbell, William			1 93	"
	Chartrand, Gilbert			22 73	St. Vincent de Paul
	Cheydler, Elise, Mrs. J. Robitaille			69 19	Roxton
	Courteau, Délima			6 36	Montreal
	Côté, J. M. G			1 76	"
	Carrière, Vitaline, Mrs. J. B. Gagnon			19 78	"
	Champagne, Emelie			1 53	"
	Charbonneau, Théophile			14 77	"
	Champoux, Domithilde, Mrs. J. T. Duval			2 20	"
	Carrignan, Archibald			1 50	"
	Caty, Thaïs, Mrs. Lucien Huot			2 12	"
	Cusson, Clara, Mrs. J. P. Patenaude			2 20	"
	Crosby, Richard			4 76	"
	Cadieux, Alfred			1 47	"
	Côté, Alphonse			2 36	"
	Carpenter, S. H			3 98	"
	Cook, Anna, estate			14 75	"
	Crevier, Simeon Edouard			2 11	"
	Carrière, Elzear			2 47	"
	Corbeil, Wm			30 68	"
	Cadotte, Rosine			1 26	"
	Charest, F. X. Hervé			1 39	"
	Chaussé, Celina, Mrs. Cezarie Morache			1 32	"
	Carrière, Mathilde, Mrs. E. Renaud			3 03	"
	Cadieux, Julie, Mrs. Moïse Chartraud			1 33	"
	Côté, Chs			1 70	"
	Cartwright, Mary, Mrs. Urgèle Beaucaire			1 57	"
	Coupal, Azélie, Mrs. P. Delorme			4 66	"
	Cloutier, Pierre			1 53	"
	Carried forward			62,678 45	

Banque d'Economie de la Cité et du District de Montréal.

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	Month Year		
Ste. Catherine Br	Jan. 4, '99		
" ..	Sept. 8, '99		
" ..	Sept. 19, '99		
" ..	Aug. 1, '99		
" ..	Sept. 27, '98		
" .	Oct. 24, '99		
" ..	Dec. 1, '99		
" ..	Apr. 29, '99		
" ..	May 11, '87		
" ..	Feb. 1, 86		
" ..	June 9, '85		
" ..	Sept. 30, '82		
" ..	June 2, '76		
" ..	Oct. 1, '75		
" .	Nov. 5, '81		
" ..	Sept. 26, 83		
" ..	May 4, '96		
" ..	Nov. 15, '83		
" ..	May 12, '84		
" ..	Sept. 25, '83		
" ..	July 2, '87		
" ..	Oct. 30, '97		
" ..	Apr. 19, '88		
" ..	Oct. 16, '88		
" ..	May 23, '88		
" ..	Sept. 23, '97		
" ..	Apr. 9, '89		
" ..	" 24, '89		
" ..	June 3, '90		
" ..	" 4, '90		
" ..	Sept. 20, '97		
" ..	April 16, '90		
" ..	Dec. 30, '91		
" ..	Jan. 20, '97		
" ..	Aug. 10, '91		
" ..	June 18, '91		
" ..	Mar. 30, '97		
" .	" 28, '96		
" ..	May 25, '92		
" ..	Dec. 29, '97		
" .	" 5, '95		
" ..	May 16, '92		
" ..	Nov. 4, '95		
" ..	Oct. 7, '92		
" ..	April 10, '93		
" ..	July 16, '96		
" ..	Sept. 1, '93		
" ..	" 14, '93		
" ..	" 22, '96		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			62,678 45	
	Cameron, Elzie, Mrs. Jos. Radiner			2 09	Montreal
	Cuddy, Mary, Mrs. M. Hicks			2 21	"
	Casgrain, P. F			1 65	"
	Contant, Jas			1 58	St. Frs. de Salles
	Constantino, O			2 05	Montreal
	Corbeil, Jas			1 61	St. Leonard, P.M.
	Cyr, J. Bte			736 11	St. Michel
	Cadieux, Marie Elmina			6 62	Montreal
	Cuddy, Mary, Mrs. M. Hicks			2 53	"
	Cuddy, Mary Mrs. M. Hicks			2 42	"
	Couture, Jos. Doris			9 38	"
	Charrette, Thos			1 52	"
	Clement, Joseph			3 74	"
	Charpentier, Philomène			6 91	"
	Chartrand, Alphonse			1 27	"
	Coste, Jean			1 25	"
	Cuddy, Mary, Mrs. M. Hicks			2 02	"
	Chennevert, Camilla			1 26	"
	Christin, Pierre Elzear			3 88	"
	Cazavant, Azilda, Mrs. N. Tessier			3 77	"
	Carrières, Joseph			7 87	"
	Conorette, Sarah, Mde. S. Doré			2 48	"
	Campeau, Olive, wid. Sévère Paquet			35 87	"
	Courteau, Melanie, Mrs. Ls. Lamoureux			1 44	"
	Charrette, Louis			1 18	"
	Dupuis, E. M			2 44	"
	Douris, Louis			1 65	"
	Derome, Eliza., Mrs. H. Allaire			1 94	"
	d'Eau Minerale, Compagnie			2 10	L'Epiphanie
	Deziel dit Labrecque, Jos			2 05	Montreal
	Dufresne, Hormisdas			2 02	"
	Dauphin, Chs., fils			5 03	Chicago
	Durand, Mary			1 78	Montreal
	Desrosiers, Maria, Mrs. F. T. Pratte			2 55	"
	Dionne, Louis			7 13	"
	Duffy, Elizabeth, Mrs. E. Bosswell			3 30	"
	David, Philémon			1 61	"
	Denis, Pascal			2 19	"
	Deslongchamps, Frs., fils			1 51	"
	Delorme, Amelia			2 52	"
	Denis, Chs. Wilfrid			1 64	"
	Desautels, Esther, Mrs. J. B. Filiatrault			9 99	"
	Desjardins, Celina, Mrs. R. Labelle			1 63	"
	Desourdif, Denise			4 81	"
	DeRostaing, Jules			31 21	Pte. Claire
	Duclos, Gustave Alex			6 46	Montreal
	Doré, J. L. E			1 22	"
	Davis, Elizabeth			2 42	"
	Desormeau, J. B. Z			4 00	"
	Desrochers, Rodolphe			1 25	"
	Degiure, Rev. P			2 98	"
	Dupuis, Gustave			5 97	"
	Dubois, J. B			1 55	"
	Carried forward			63,636 11	

Banque d'Economie de la Cité et du District de Montreal.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Ste. Catherine St.	June 17, '93		
" ..	Feb. 20, '96		
" ..	Oct. 12, '94		
" ..	" 29, '94		
" ..	April 23, '98		
" ..	Dec. 1, '94		
" ..	April 8, '96		
" ..	Feb. 1, '98		
" ..	Sept. 19, '96		In trust for daughter Minnie.
" ..	" 19, '98		In trust for Katie.
" ..	July 2, '98		
" ..	Feb. 17, '97		
" ..	Dec. 15, '98		
" ..	Mar. 12, '97		
" ..	Dec. 30, '98		
" ..	Feb. 4, '98		
" ..	Sept. 19, '98		In trust for son Laurie.
" ..	Dec. 19, '98		
" ..	Aug. 12, '99		
" ..	June 3, '99		
" ..	Jan. 26, '99		
" ..	Feb. 18, '99		
" ..	Nov. 17, '99		
" ..	" 7, '99		
" ..	Feb. 24, '99		
" ..	Dec. 1, '86		
" ..	Nov. 15, '86		
" ..	Mar. 30, '86		
" ..	Jan. 26, '97		
" ..	Aug. 1, '87		
" ..	Oct. 30, '82		
" ..	June 2, '83		
" ..	" 25, '83		
" ..	Aug. 5, '84		
" ..	" 21, '97		
" ..	June 23, '77		
" ..	May 5, '83		
" ..	Sept. 30, '82		
" ..	June 1, '83		
" ..	Mar. 31, '84		
" ..	Mar. 28, '97		
" ..	Dec. 16, '89		
" ..	Nov. 16, '89		
" ..	Oct. 30, '90		
" ..	July 6, '90		
" ..	June 7, '97		
" ..	Aug. 24, '97		
" ..	Feb. 23, '91		
" ..	June 9, '91		
" ..	May 1, '97		
" ..	Aug. 20, '89		
" ..	Jan. 3, '91		
" ..	July 21, '97		

Montreal City and District Saving Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			63,636 11	
	Daviau, J. S			5 42	Montreal
	Dubuc, Angelina			19 29	"
	Doherty, Marie, Mrs. Ch. Marcil			2 19	"
	Desy, Eugénie, Mrs. P. Amesse			12 84	"
	David, J. B			1 26	"
	Deplantie, Alphonsine			1 54	"
	Dagenais, Victoria, Mrs. Ls. Lacas			1 58	"
	Desjardins, Anysie, wid. Jos. Parizeau			1 29	"
	Dulude, Aurelie, Mrs. T. Thisdale			8 92	Cleveland, Ohio
	DeBruyne, Virginie Marie, Mrs. Leon Gauze			1 45	Montreal
	Desroches, Sophronie, Mrs. Jos. Leveillé			4 25	"
	Desrosiers, Malvina, Mrs. Ls. Vaillancourt			1 61	"
	Desy, Eugénie, Mrs. P. Amesse			40 20	"
	David, Olive, Mrs. Philias Rivet			2 56	"
	Delorme, Amelia, Mrs. Hector Moreau			2 68	"
	Desnoyers, Mgte			51 82	"
	Deschenes, Elie			6 72	"
	Dufresne, Marie Anne			3 51	"
	Dufort, Eugenie			109 04	"
	Demers, Caroline, Mrs. Boivin			2 49	"
	Despuis, J. E			3 53	"
	Desaulniers, Maria L., Mrs. G. Davelny			1 86	"
	Desormeaux, Philoméne, Mrs. P. Foucher			1 70	"
	Delcourt, Edouard			3 62	"
	Dumouchel, Jos. C			1 24	"
	Daniel, Stanislas			52 40	"
	Dugas, Arthur			2 97	"
	Delorme, Louis			1 80	"
	Doré, Art			2 94	"
	Doré, Pamela			3 56	"
	Delorme, Alfred			4 95	"
	Dubois, Celestin			68 56	"
	Dubuc, Emelie			2 41	"
	Dupont, Jos. Geo			2 57	"
	Desmarais, Tancrède			23 84	Lachenaie
	Ducharme, J. Z			3 48	Montreal
	Deziel, Nap			1 21	"
	De Villiers, Edouard			2 18	"
	Durand, Jas			2 56	"
	Delisle, Appolinaire			312 42	"
	Demers, L. J			16 48	"
	Desy, Adolphe			4 65	"
	Derome, Rose de Lima, Mrs. L. G. S. Beliveau			5 99	"
	Edmond, Marie, Mrs. E. G. Arpin			1 35	"
	Elie, Elmina, Mrs. A. A. Desroches			3 01	"
	Ethier, Emile			1 28	"
	Carried forward			64,449 33	

SESSIONAL PAPER No. 7

Banque d'Economie de la Cité et du District de Montréal,

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Ste. Catherine St	Aug. 22, '92		
" ..	Nov. 4, '96		
" ..	May 16, '93		
" ..	July 7, '96		
" ..	April 29, '97		
" ..	May 11, '96		
" ..	Jan. 9, '94		
" ..	Mar. 12, '94		
" ..	Jan. 15, '94		
" ..	Aug. 4, '93		
" ..	July 2, '96		
" ..	Aug. 17, '95		
" .	July 28, '96		
" ..	Oct. 15, '94		
" ..	May 2, '95		In trust for son Hector.
" ..	" 7, '95		
" ..	Jan. 4, '95		
" ..	Feb. 1, '96		
" ..	May 7, '98		
" ..	Nov. 23, '98		
" ..	" 15, '98		
" ..	Mar. 19, '97		
" ..	" 23, '98		
" ..	Dec. 19, '98		
" ..	Aug. 11, '98		
" ..	June 2, '97		
" ..	April 3, '98		
" ..	Feb, 22, '97		
" ..	July 29, '98		
" ..	Oct. 18, '98		
" ..	Aug. 9, '97		
" ..	Nov. 9, '98		
" ..	Aug. 12, '98		
" .	Feb. 9, '99		
" ..	Mar. 14, '99		
" ..	Aug. 3, '99		
" ..	Feb. 21, '99		
" ..	" 4, '99		
" ..	Jan. 5, '99		
" ..	Mar. 3, '99		
" ..	July 26, '99		
" ..	Jan. 4, '99		
" ..	Nov. 27, '99		In trust for Albert Carrière
" ..	Sept. 9, '97		
" ..	Feb. 17, '90		
" ..	May 16, '98		

Montreal City and District Saving Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			64,449 33	
	Eglanche, Louise, Mrs. Chs. Paquette			17 89	Montreal
	Etienne, Narcisse			11 17	"
	Foisy, S. Israel			2 07	Upton
	Ferns, Robert			2 23	Montreal
	Fortier, Aline			2 74	"
	Fournier, William			218 92	"
	Fenn, Pat			2 02	"
	Fortin, Arthur			1 70	"
	Fitzpatrick, Maggie			2 03	"
	Ferguson, Agnes, Mrs. J. O'Brien			1 53	"
	Fontaine dit Bienvenu, Mrs. C. Dufault			2 60	"
	Ford, Sarah, wid. W. Hy. Costigan			4 37	"
	Fabre, Marie Thérese, Mrs. F. Lafricain			1 96	"
	Forget, Thersile, Mrs. F. X. Gratton			1 53	"
	Gravel, Edmond			2 07	"
	Gagnon, P. H			1 88	"
	Gingras, Raoul			1 49	"
	Granger, Ed. G			177 90	"
	Gatin, Henriette, Mrs. W. Marcheterre			3 16	"
	Gignac, Philomene			2 39	"
	Gontran dit Larochelle, D			2 50	"
	Gelinas, Stephens			1 44	"
	Green, Mary, Mrs. Vincent			3 35	"
	Gascon, Edwidge, Mrs. Renaud			1 38	"
	Gariepy, Angeline, Mrs. F. Leclerc			1 96	"
	Girouard, Hormisdas			288 93	"
	Gravel, Sophie			16 11	"
	Guibord, J. E. F			1 58	"
	Goulet, Theo			2 21	"
	Gibeau, Arthur			1 45	"
	Guy, J. S. P			2 82	"
	Gregoire, Rosalie, Mrs. V. Bilodeau			5 54	"
	Green, J. H			1 24	"
	Goudreau, André			5 96	"
	Gagné, Georgiana, Mrs. N. Beaudry			133 82	"
	Goyette, M. F. Azelie, Mrs. J. A. Gouin			10 26	"
	Graham, Frs			1 54	"
	Gauthier, J. L			15 60	"
	Gauthier, Pierre			6 26	"
	Girard, Michel			1 48	"
	Gugerzer, Frank			1 47	"
	Granger, Ulric			2 15	"
	Gratton, Glephire, Mde. H. Girard			44 57	"
	Gratton, Zenon			2 92	"
	Guerin, Emile			1 28	"
	Gagnon, Gilbert			3 13	"
	Gagnon, Mgte., Mrs. David Latour			15 51	"
	Guay, Gaudias			5 65	"
	Gelinas, Joseph			1 67	"
	Goulet, Calixte			1 77	"
	Carried forward			65,496 53	

Banque d'Economie de la Cité et du District de Montréal.

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	Month Year		
Ste. Catherine St	April 14, '93		
"	May 12, '99		
"	Mar. 7, '87		
"	Oct. 1, '75		
"	Dec. 5, '83		
"	Jan. 28, '90		
"	Sept. 12, '91		
"	July 5, '94		
"	May 14, '94		
"	April 2, '97		
"	July 16, '97		
"	Sept. 9, '98		
"	Feb. 23, '97		
"	June 9, '99		
"	April 28, '81		
"	Dec. 12, '87		
"	Nov. 23, '98		
"	June 5, '97		
"	Mar. 13, '85		
"	July 6, '83		
"	" 18, '88		
"	April 29, '98		
"	Aug. 30, '86		
"	May 20, '97		
"	" 21, '83		
"	April 24, '88		Dead.
"	Oct. 12, '88		Dead.
"	Aug. 15, '89		
"	Jan. 19, '97		
"	Mar. 10, '90		
"	Sept. 15, '97		
"	July 8, '95		
"	June 19, '96		
"	May 2, '91		
"	Nov. 4, '97		
"	Oct. 14, '96		
"	Aug. 4, '92		
"	Sept. 12, '95		
"	Dec. 1, '93		
"	July 31, '97		
"	Aug. 8, '91		
"	Sept. 29, '93		
"	Nov. 22, '94		
"	May 1, '95		
"	Sept. 14, '95		
"	" 15, '93		
"	Mar. 16, '95		
"	Oct. 5, '97		
"	Dec. 28, '98		
"	Feb. 9, '98		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			65,496 51	
	Giroux, Nap			6 86	Montreal
	Gagnon, Sophronie			1 28	"
	Gauthier, Julie			1 29	"
	Galarneau, Jas.			1 78	"
	Galarneau, Jas			3 51	"
	Gauthier, Ovila			1 15	"
	Gélinas, Liza			1 21	"
	Giguère, Martine			2 12	"
	Gratton, Alfred			1 15	"
	Granger, Eglantine, wid. H. Granger			7 42	"
	Goyette, F			7 96	St. Urbain
	Gaudet, Anna, Mrs. P. Forest			1 24	Montreal
	Gaudry dit Bourbonnière, Mrs. F. X. Monette			1 75	"
	Gagnon, Marceline, Mrs. E. Leclerc			7 99	"
	Galipeau, Angélina, Mrs. Jos. Corbeau			2 39	"
	Gagnon, Angéla			128 46	Troy, N.Y
	Harvie, W.			35 02	Montreal
	Hamelin, Marie, Mrs. E. Jacques			1 42	"
	Horsfall, James			2 91	"
	Hughes, Annie, Mrs. R. Scarter			10 63	"
	Hunter, Etutianna			2 24	"
	Hébert, N. A.			1 28	"
	Houle, Jos			1 93	"
	Huot, Arthémise, Mrs. J. O. Robert			1 93	"
	Harnois, Rosanna			4 98	"
	Handfield, Edouard			4 42	"
	Hay, Mary A., wid. P. King			3 37	"
	Herdt, William P.			2 72	"
	Hurtubise, Hormisdas			2 20	"
	Hyde, John			3 81	"
	Hughes, Annie, Mrs. Robert Scott			5 18	"
	Hogue, Zéphérina			1 55	"
	Hétu, Azarie A.			1 99	"
	Hoolahan, Jos.			2 09	"
	Hughes, Annie, Mrs. R. Scott			5 20	"
	Hurley, Maggie, Mrs. Jos. Whitmore			104 02	"
	Hamel, Damase Alph			3 17	"
	Hoolahan, John			2 58	"
	Hétu, Angélina, Mrs. J. Laferrière			1 21	"
	Hyde, John			4 05	"
	Hoolahan, John			1 94	"
	Hurley, Maggie, Mrs. Jos. Whitmore			4 30	"
	Houde, Catherine, Mrs. Marien			9 68	"
	Hoolahan, Lizzie			20 76	"
	Hogue, Philomène			4 90	"
	Hogue, Jos.			1 62	"
	Hudon, Anna			1 20	"
	Hoolahan, Arth.			1 70	"
	Humphrey, Chs. E.			11 45	"
	Hutchison, Ethel			1 22	"
	Carried forward			65,942 76	

SESSIONAL PAPER No. 7

Banque d'Economie de la Cité et du District de Montréal.

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	Month Year		
Ste Catherine Br.	April 1, '98		In trust.
" ..	July 5, '98		
" ..	" 28, '97		
" ..	Jan. 11, '98		In trust for Ernest Galarneau.
" ..	Aug. 12, '98		
" ..	Aug. 17, '99		
" ..	Sept. 2, '99		
" ..	April 18, '99		
" ..	Dec. 19, '99		
" ..	July 21, '99		
" ..	May 15, '99		
" ..	Sept. 22, '99		
" ..	May 1, '99		
" ..	Aug. 1, '99		
" ..	" 18, '99		
" ..	Sept. 29, '99		
" ..	Nov. 18, '96		
" ..	July 5, '95		
" ..	Nov. 16, '96		
" ..	July 24, '95		
" ..	May 27, '96		
" ..	June 11, '97		
" ..	Sept. 5, '95		
" ..	Aug. 4, '87		
" ..	May 2, '83		
" ..	July 21, '83		
" ..	June 4, '85		
" ..	Nov. 6, '86		
" ..	Aug. 28, '80		
" ..	Nov. 25, '82		
" ..	Jan. 1, '96		In trust for daughter Mary Jane.
" ..	April 5, '89		
" ..	Dec. 1, '89		
" ..	May 7, '90		
" ..	Jan. 4, '96		In trust for son John Gilbert.
" ..	" 25, '96		For daughter Lucy.
" ..	Oct. 15, '97		
" ..	" 28, '96		In trust for son Denis.
" ..	" 1, '98		
" ..	July 17, '92		
" ..	April 25, '92		
" ..	Jan. 25, '96		In trust for daughter Mary.
" ..	July 4, '93		
" ..	July 30, '91		
" ..	Nov. 7, '94		
" ..	May 1, '94		
" ..	April 12, '98		
" ..	May 12, '98		
" ..	May 13, '99		
" ..	Mar. 13, '99		

Montreal City and District Saving Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			65,942 76	
	Huet, Louis			118 25	Montreal
	Hoolahan, Albertine			12 05	"
	Idler, Sophia			9 73	"
	Jobin, Chs. E.			2 48	"
	Joly, Parfait			21 17	"
	Jacques, Marie, Mrs. Morin			2 92	"
	Jobin, Alfred			53 06	"
	Jeannotte, Arthémise			1 62	"
	Jeannotte, Alma			1 33	"
	Johnston, Nina			4 64	"
	Jodoin, Georgianna, Mrs. Ls. Rivet			3 45	"
	Jolicœur, Achille			1 21	"
	Jutras, Jas			2 68	"
	Jacques, Geo.			1 76	"
	Julette, Joseph			19 94	"
	Jobin, Mélina, Mrs. J. Vézina			3 25	"
	Koenig, Délima			2 08	"
	Kennedy, Pat.			1 30	"
	Kelly, Mary, wid. C. McGee			203 86	"
	Lapointe, Arthur			1 66	"
	Lafontaine, P. F.			1 29	"
	Leclerc, Marie, Mrs. J. B. Cadaret			5 36	"
	Lemay dit Délorme, Edwidge			9 29	"
	Lord, Moïse			1 75	"
	Lefebvre, Jas			2 21	"
	Levesque, Emélie			1 87	Cacouna
	Lamoureux, Lucie, Mrs. Frs. Bérubé			1 91	Montreal
	Lavallée, Ubaldie			1 86	"
	Leblanc, Jas			1 62	"
	Landry, F.			8 29	"
	Labrecque, Edmond			1 87	"
	Leclerc, Caroline, Mrs. F. Lamarche			1 85	"
	Lamarche, W. L. C.			1 59	"
	Lusignan, Josephte			2 03	"
	Lafricain, J. T.			1 45	"
	Laporte, Arthur			2 73	Pte. aux Trembles
	Laramée, Damase			1 76	Montreal
	Larivière, Bastien			1 42	"
	Lebeau, Evélina			1 41	"
	Lalande dit Latreille, Frs			8 45	"
	Lafrenière, Antoine			2 58	"
	Lamarche, Emélie			2 10	"
	Levesque, Joachim			1 78	"
	Landry, Diana			1 99	"
	Lippé, Isidore			1 55	"
	Lacroix, Ferrol			1 67	"
	Latour, Eulalie, Mrs. Z. Sigouin			1 92	"
	Lamarche, Marie, Mrs. Jos. Dumont			1 76	"
	Landry, Jos			17 65	"
	Leblanc, Philomène, Mrs. Ferland			1 94	"
	Lasalle, Théophile			2 95	"
	Lefebvre, Arthur			1 80	"
	Laroche, J. Bte			3 74	"
	Larue, Adjutor			26 06	"
	Lavigne, Honoré			2 03	"
	Carried forward			66,542 73	

Banque d'Economie de la Cité et du District de Montréal.

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	Month Year		
Ste Catherine St	April 28, '99		
" ..	July 11, '99		
" ..	Jan. 18, '94		
" ..	July 16, '89		
" ..	April 10, '96		
" ..	Sept. 7, '95		
" ..	Mar. 8, '86		
" ..	Dec. 4, 91		
" ..	July 12, '94		
" ..	Dec. 21, '95		
" ..	Oct. 15, '96		
" ..	" 27, '97		
" ..	" 12, '97		
" ..	Nov. 29, '98		
" ..	Oct. 29, '99		
" ..	Jan. 7, '99		
" ..	Sept. 14, '86		
" ..	April 1, '98		
" ..	Nov. 29, '97		
" ..	Jan. 11, '98		
" ..	July 20, '97		
" ..	Aug. 16, '97		
" ..	Oct. 5, '85		
" ..	Sept. 19, '87		
" ..	Jan. 12, '86		
" ..	Aug. 24, '81		
" ..	Oct. 27, '81		
" ..	" 21, '80		
" ..	Aug. 4, '87		
" ..	" 18, '87		In trust.
" ..	Jan. 12, '80		
" ..	May 28, '85		
" ..	Mar. 10, '86		
" ..	Nov. 7, '83		
" ..	May 2, '84		
" ..	" 21, '84		
" ..	Aug. 15, '79		For F. Morin.
" ..	Nov. 18, '75		
" ..	Mar. 9, '82		
" ..	" 19, '84		
" ..	July 9, '78		
" ..	Aug. 10, '80		
" ..	June 5, '87		
" ..	April 26, '88		
" ..	Nov. 21, '88		
" ..	Mar. 1, '88		
" ..	May 12, '88		In trust for Jos. Latour.
" ..	" 18, '87		
" ..	Dec. 1, '84		
" ..	Dec. 29, '87		
" ..	Jan. 18, '83		
" ..	Sept. 3, '82		
" ..	Feb. 14, '82		
" ..	Aug. 14, '85		
" ..	Mar. 39, '87		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			66,542 73	
	Lareau, Sophranie, Mrs. A. Jetté			16 12	Montreal
	Lord, Gustave			8 83	Clara's Creek
	Lefebvre, Louis J			2 57	Montréal
	Lemoine, L. H			1 47	"
	Local Union No. 24			2 00	"
	Lapierre, J'phine, Mrs. A. Regimbal			1 57	"
	Laurier, Jules			10 46	Lachenaie
	Labelle, G. E			5 46	Montreal
	Laflamme, Eucharistе			6 31	"
	Labelle, Jean			1 86	"
	Labelle, Marie Louise, widow Jos. Christin			2 00	"
	Laporte, L. N			2 13	"
	Leonard, Philomène, Mrs. J. B. Filiatrault			1 80	"
	Lindsay, Rev. R			1 74	"
	Lallongé, Luce, Mrs. A. Martin			1 50	"
	Landry, Lumina, Mrs. J. L. Maillet			30 15	"
	Lalande, Lse., Mrs. Jos. Huot			3 49	"
	Leclerc, Desiré			1 51	"
	Lanterne, Jos			23 88	"
	Lamontagne, Philomène			37 89	"
	Lebeau, Auguste			8 27	"
	Lagarde, Philom., Mrs. H. Mathieu			2 08	"
	Langlois, Frs			1 38	"
	Lajeunesse, Eliza, Mrs. H. Gagnon			18 45	"
	Latimer, John			1 59	"
	Langevin, Josephine			4 65	"
	Lapointe, Edouard G			2 15	"
	Landry, Marie Jeanne, Mrs. Louis Brodeur			2 26	"
	Laramée, Amédée			1 54	"
	Latour, Marie Lse, Mrs. B. Laurence			2 25	"
	Landan, Jeannette, Mrs. J. Lewis			2 40	"
	Law, B			6 50	"
	Lessard, Adeline, wid. M. Raymond			85 91	"
	Laurence, Francis			1 40	St. Calixte, Beauport
	Lalumière, Louis			2 31	Montreal
	Laferté, Sara, Mrs. Brouillet			1 35	"
	Laberge, Chs. Frs			1 76	"
	Landry, Emelie, Mrs. G. Martel			1 87	"
	Lajeunesse, Eudoxie, Mrs. Chs. Ouellette			3 84	"
	Langevin, Josephte, Mrs. St. Onge			11 85	"
	Lefebvre, Adolphe			3 90	"
	Lamarche, Jos. Arthur			1 58	"
	Laflèche, Hermine			4 00	"
	Lapointe, Jos			1 83	"
	Lamoureux, Annie, Mrs. J. Gagnon			1 35	"
	Lefebvre, Wilfrid			2 78	"
	Loiselle, Romeo			2 14	"
	Lachapelle, Alfred			2 20	St. Leonard
	Langlois, Rev. P			3 11	Montreal
	Lepage, Delphine, Mrs. Ls. Marsan			24 33	"
	Labbé, Stephanie, Mrs. T. Demers			1 34	"
	Carried forward			66,917 84	

Banque d'Economie de la Cité et du District de Montréal.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Ste Catherine St.	July 24, '81		
"	May 19, '85		
"	Dec. 12, '88		
"	" 6, '88		
"	June 28, '89		
"	May 22, '89		
"	Dec. 10, '90		
"	" 4, '90		
"	Sept. 2, '90		
"	Dec. 6, '90		
"	Nov. 10, '89		
"	Jan. 4, '89		
"	June 23, '90		
"	Mar. 10, '90		
"	" 4, '91		
"	" 17, '91		Dead. Payable to Pamela Landry.
"	Jan. 20, '91		
"	Mar. 19, '91		
"	June 18, '90		
"	May 11, '91		
"	" 31, '92		
"	Aug. 18, '92		
"	April 30, '92		
"	Aug. 16, '92		
"	Mar. 15, '93		
"	Jan. 18, '93		
"	June 1, '93		
"	Dec. 27, '93		
"	Sept. 30, '93		
"	Nov. 6, '94		
"	Jan. 19, '94		
"	Feb. 28, '94		
"	Mar. 26, '92		
"	Oct. 13, '24		
"	April 1, '94		
"	Mar. 4, '95		
"	Aug. 26, '95		
"	June 12, '95		
"	Dec. 12, '95		
"	Oct. 28, '95		
"	Feb. 22, '95		
"	June 8, '95		
"	" 25, '96		
"	Sept. 10, '95		
"	Dec. 18, '96		
"	Aug. 31, '96		
"	Jan. 2, '96		
"	Sept. 11, '95		
"	April 5, '95		
"	Oct. 18, '96		
"	April 29, '96		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			66,917 86	
	Lacroix, Arsène			1 77	Pte. aux Trembles
	Landan, Jeannette, Mrs. G, Lewis			10 41	Montreal
	Lamarche, Philippe			3 18	"
	Langevin, Bernadette			57 14	"
	Levesque, Alexis R			1 21	"
	Lebœuf, Celina			3 06	"
	Lamarche, Evelina, Mrs. J. Martin			4 32	"
	Lauzon, Lea			1 64	"
	Labelle, Adolphe			1 66	"
	Labelle, Adolphe			3 37	"
	Labelle, Adolphe			12 80	"
	Labelle, Adolphe			5 84	"
	Levesque, Celina			1 43	"
	Lefebvre, Eliza, Mrs. J. Dagenais			1 30	"
	Lagarde, Jos			3 05	"
	Lupien, Alfred			6 83	"
	Lalonde, Henriette			1 63	"
	Lecavalier, Ulderic			9 55	"
	Lefebvre, M. Lse, Mrs. A. Fortier			2 71	"
	Lortie, Odile, Mrs. Jas. Dagenais			1 82	"
	Larose, Eustache			1 25	"
	Laurin, Chs. Aristide			1 88	"
	Lebœuf, Louis			30 43	"
	Lorangé, Louis Jas			2 24	"
	Lorangé, Joseph			1 33	"
	Larue, Euphrasie, Mrs. F. Beauchemin			1 78	"
	Lamirande, Emélie, Mrs. M. Roman			246 91	"
	Leclaire, Julienne, Mrs. A. Villemaire			1 64	"
	Laurie, Alb			1 22	"
	Langevin, Valentine			35 71	"
	Leduc, Albina			14 91	"
	Laporte, Stanislas			1 18	"
	Leroux, Délima, Mrs. Pierre Leroux			116 48	"
	Lefebvre, Maximilien			1 42	St. Benoit
	Larouche, Joseph			1 18	Montreal
	Lagacé, Alfred			9 00	"
	Lefebvre, Eliza, Mrs. J. Deguise			1 63	"
	Lebrun, Virginie, Mrs. F. Meilleur			1 25	"
	Lauzon, Wilfrid			29 72	"
	Landry, Théophile			1 83	"
	Labelle, Félix			5 70	"
	Lebœuf, Léandre			77 78	"
	Lachapelle, Augustine, Mrs. C. Fouchette			58 82	"
	Lalumière, Mélina			2 86	"
	Léger, Olivine, Mrs. J. Lagarde			29 40	"
	Laurin, Alphonse			1 67	"
	Landry, Emélie, Mde A. Hogue			19 87	"
	Laurin, Margt., Mde P. Davignon			1 32	"
	Michel, John			4 40	"
	Morin, Zoé, Mrs. E. Charbonneau			3 94	"
	Massé, Elmire, Mrs. N. Larivée			4 61	"
	Miron, Fabien			7 49	"
	Carried forward			67,773 41	

SESSIONAL PAPER No. 7

Banque d'Economie de la Cité et du District de Montréal.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Ste Catherine Br.	Sept. 30, '97		
" ..	June 16, '97		
" ..	April 21, '97		
" ..	Aug. 5, '97		
" ..	Sept. 18, '97		
" ..	Aug. 17, '97		
" ..	April 24, '97		
" ..	Nov. 8, '97		
" ..	Jan. 8, '97		In trust for son Armand.
" ..	" 8, '97		In trust for daughter Elmina.
" ..	" 8, '97		In trust for son Raoul.
" ..	Feb. 4, '97		In trust for son Jos.
" ..	May 5, '97		
" ..	Sept. 17, '98		
" ..	July 5, '98		
" ..	Nov. 14, '98		
" ..	Dec. 29, '98		
" ..	Sept. 6, '98		
" ..	June 9, '98		
" ..	July 26, '98		
" ..	April 2, '98		
" ..	July 20, '98		In trust for his minor children.
" ..	Jan. 7, '98		In trust for son Alfred.
" ..	" 24, '98		
" ..	Aug. 16, '98		
" ..	Dec. 1, '97		
" ..	Oct. 6, '98		
" ..	" 13, '97		
" ..	April 28, '98		
" ..	Aug. 5, '97		
" ..	Mar. 24, '98		
" ..	July 20, '98		
" ..	Oct. 30, '99		
" ..	Nov. 17, '97		
" ..	Jan. 23, '99		
" ..	July 17, '99		
" ..	Oct. 4, '99		
" ..	Aug. 29, '99		
" ..	" 29, '99		
" ..	" 29, '98		
" ..	Jan. 3, '99		
" ..	" 4, '99		
" ..	June 27, '99		
" ..	" 2, '99		
" ..	Oct. 12, '99		
" ..	Dec. 4, '99		
" ..	Oct. 2, '99		
" ..	Aug. 15, '99		
" ..	Jan. 14, '85		
" ..	Aug. 15, '83		
" ..	" 7, '82		
" ..	July 4, '82		

Montreal City and District Savings Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			67,773 61	
	Meunier, Adelard			1 59	Montreal
	Maillé, F. X			1 87	"
	Moreau, Joseph			1 67	"
	Mireault, Narcisse			2 72	"
	McKay, Jas			19 69	"
	Mallette, Valère			2 63	"
	McInnes, Mary			1 85	"
	Michaud, Arthur			1 44	"
	Mayer, Herménégilde			1 69	"
	Murphy, Hélène			100 12	"
	Moulin, Jos. Hyacinthe			1 94	"
	Maillé, Alphonsine, Mrs. J. B. Pepin			1 74	"
	Morin, Georgianna, Mrs. Mongeau			3 49	"
	Mercille, Antoine			1 81	"
	Marien, Eulalie, Mrs. A. Brunet			1 87	"
	Malloy, John			1 58	"
	Maheu, Philomène			1 86	"
	Montreuil, Eustache			2 65	"
	Morin, J. B			3 87	"
	Marchand, J. N. E.			2 61	"
	Mailloux, Joseph			3 47	"
	Minier, Louis			1 73	"
	Martel, Marie Louise			2 43	"
	Martin dit Ladouceur, Jos			1 58	"
	Michand, Clémentine, Mrs. Val. Grenon			2 91	"
	Marsan dit Lapierre, André			3 13	"
	Manard, Alex			1 48	"
	Morache, Mathilde, Mrs. L. Labossière			2 08	"
	Melançon, Gust			3 05	"
	Mongeau, Alphonse			1 97	L'Epiphanie
	Mercier, Edouard			1 97	Montreal
	Malone, John P			4 44	"
	Martial, Israël			110 79	"
	Martel, Agnès, Mrs. Ls. Danis			1 53	"
	Marien, Ulric			1 39	"
	Martin, Elizabeth, Mrs. G. Desaulniers			1 62	"
	Minigan, Jane, Mrs. P. Sylvain			2 75	"
	McNamara, Bridget			346 26	"
	Murray, J. P			1 91	"
	Marchand, Lse., Mrs. J. Simard			11 66	"
	McCaffrey, Denis			448 09	"
	Morin, Wm			2 48	"
	Marchand, Narcisse			1 21	"
	Marchand, Marie Henriette J., wid. Anthime Pigeon			2 18	"
	Martin, J. A			1 23	"
	Mercier, Héva			1 29	"
	Mailhot, F. X			2 31	"
	Mercier, M. Lse			8 02	"
	McDonald, Ellen			197 37	"
	Martel, Edouard			1 33	"
	Melançon, Léa			1 36	"
	Carried forward			69,107 12	

Banque d'Economie de la Cité et du District de Montréal.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Ste Catherine St.	Feb. 1, '87		
" ..	Mar. 11, '84		
" ..	April 6, '82		
" ..	Aug. 20, '83		
" ..	July 13, '85		
" ..	Aug. 30, '86		
" ..	Oct. 18, '88		
" ..	" 19, '88		
" ..	Feb. 1, '88		
" ..	May 4, '84		
" ..	Jan. 3, '87		
" ..	Nov. 5, '87		
" ..	Aug. 4, '85		
" ..	Sept. 19, '87		
" ..	April 25, '86		
" ..	June 21, '83		
" ..	Dec. 30, '89		
" ..	Nov. 14, '89		
" ..	Dec. 23, '89		
" ..	Mar. 5, '89		
" ..	Oct. 24, '91		
" ..	June 30, '91		
" ..	Sept. 9, '91		
" ..	April 13, '91		
" ..	July 7, '92		
" .	May 3, '92		
" ..	Aug. 18, '92		
" ..	Feb. 24, '92		
" ..	Oct. 16, '91		
" ..	Feb. 18, '93		
" ..	April 27, '93		
" ..	Nov. 16, '94		
" ..	Sept. 14, '99		Dead ; balance payable to Jean Martial.
" ..	July 10, '94		
" ..	Aug. 8, '94		
" ..	Feb. 18, '94		
" ..	April 3, '94		
" .	Oct. 9, '90		
" ..	Jan. 19, '95		
" ..	June 27, '95		
" .	Sept. 23, '95		As tutor of Mary Murphy.
" ..	May 10, '95		
" ..	Dec. 4, '97		
" ..	May 1, '96		
" ..	Nov. 19, '97		
" ..	May 15, '96		
" ..	Nov. 23, '97		
" ..	Sept. 3, '97		
" ..	Feb. 6, '97		
" ..	Jan. 4, '97		
" ..	June 3, '98		

Montreal City and District Savings Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward ...	.....	... .	69,107 12	
	Maillé, Zotique	.....	....	1 18	Montreal
	McDonald, Sarah Ann, Mrs. J. Chambers	.....	.....	8 94	"
	Martin, Angélina, Mrs. F. Ménard	.....	.....	14 99	"
	Martin, Angélina, Mrs. F. Ménard	.....	.....	14 98	"
	Montmarquette, Rose Délima, Mrs. Pierre Mignette	.....	....	1 29	"
	McGowan, Orpha, Mrs., wid. A. Brecourt	.....	.....	2 70	"
	Martineau, Henri	.....	.....	2 42	L'Annonciation
	Mathieu, Aimé	.....	....	2 36	Montreal
	Marion, Léa, Mrs. D. Baignet	.....	.....	2 43	"
	Marcil, Parmelia	.....	....	1 15	"
	Matte, Célina	.....	.....	1 52	"
	Mathieu, Alexina	.....	.....	2 45	"
	Mallette, Délima	.....	....	19 72	"
	Martel, Marguerite, Mrs. G. Perreault	.....	.....	1 57	"
	Mercier, Albina, Mrs. Jos. Comté	.....	.....	34 19	"
	Mercier, Albina, Mrs. Jos. Comté	.....	.....	35 37	"
	Mailhiot, Victor	.....	.....	1 23	"
	Mercier, Maria	.....	....	42 00	"
	Narbonne, Eloi	.....	....	2 95	Longueuil
	Nolan, Michael	.....	....	2 37	Montreal
	Neveu, Ernest	.....	....	1 42	"
	Narbonne, Louis J. N	.....	.....	1 40	"
	Newmarch, Rachel	.....	... .	7 16	"
	Nolette, George	.....	.....	1 28	"
	Niding, Delvina, Mrs. T. Guilbault	.....	....	1 94	"
	Nadeau, Louis B	.....	....	1 57	"
	Naud, Narcisse	.....	.....	2 53	"
	O'Keefe, Mary P., Mrs. M. B. Campion	.....	....	2 02	"
	Ouimet, Wilfrid	.....	.....	1 67	"
	Ouellette, Mélina, Mrs. Ls. Desjardins	.....	.....	1 50	"
	Orphélins Catholiques	.....	.....	5 36	"
	Oakes, Charles	.....	.....	1 70	"
	Ouellette, Olivier	.....	.....	47 51	"
	O'Brien, Alice	.....	.....	10 05	"
	Oulery, Marie Lse., wid. Pierre Payette	.....	.....	1 35	"
	O'Connell, Jas	.....	.....	1 71	"
	Orléans, fils Joseph	.....	.....	2 33	"
	O'Sullivan, Florence, and P. A. Milloy	.....	.....	1 25	"
	Pelletier, Aurélie, Mrs. A. Deveau	.....	.....	11 01	"
	Petit, Arthur	.....	....	10 75	"
	Perreault, Erilda	.....	.....	1 67	"
	Painchaud, F. H	.....	.....	1 96	"
	Papineau, J. G	.....	.....	2 74	"
	Prud'homme, Jos	.....	.....	4 05	"
	Paré, Elmire, Mrs. L. Landry	.....	.....	2 97	"
	Primeau, Louis	.....	.....	2 78	"
	Pellerin, Frs	.....	.....	6 46	"
	Carried forward	.....	.....	69,441 07	

Banque d'Economie de la Cité et du District de Montréal.

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	Month Year		
Ste Catherine Br.	April 6, '98		
" ..	Mar. 1, '98		In trust for son Joseph.
" ..	Sept. 15, '98		In trust for daughter Thérèse.
" ..	" 15, '98		In trust for daughter Laurence.
" ..	Mar. 26, '98		
" ..	" 16, '98		
" ..	Oct. 29, '98		
" ..	Aug. 26, '98		In trust for Mathieu Bros.
" ..	Sept. 17, '98		
" ..	" 13, '99		
" ..	May 19, '99		
" ..	Aug. 14, '99		
" ..	Oct. 5, '97		
" ..	April 28, '99		
" ..	Jan. 12, '99		For daughter Eugénie.
" ..	" 14, '99		For daughter Hélène.
" ..	May 15, '99		
" ..	April 6, '99		
" ..	Oct. 1, '86		
" ..	April 7, '84		
" ..	" 7, '84		
" ..	June 22, '82		
" ..	Sept. 29, '96		
" ..	Mar. 20, '96		
" ..	April 5, '97		
" ..	Aug. 29, '98		
" ..	Dec. 9, '99		
" ..	Nov. 2, '80		
" ..	Dec. 9, '87		
" ..	Sept. 17, '88		
" ..	" 5, '89		
" ..	Oct. 31, '94		
" ..	Dec. 4, '95		
" ..	Sept. 13, '95		
" ..	July 4, '96		
" ..	May 13, '96		
" ..	June 26, '99		
" ..	Aug. 28, '99		As executors of late Michael Harrison.
" ..	Oct. 15, '86		
" ..	Nov. 18, '84		
" ..	Aug. 23, '90		
" ..	Jan. 2, '85		
" ..	Nov. 13, '86		
" ..	June 9, '96		
" ..	Mar. 9, '88		
" ..	Aug. 15, '88		
" ..	Nov. 17, '86		

Montreal City and District Savings Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			69,441 07	
	Pépin, Edmond			3 56	Montreal
	Pilotte, Clovis			6 99	"
	Provost, Arthur			1 94	"
	Pelletier, Jos			6 26	"
	Piché, Louis			3 10	Ste. Thérèse
	Proulx, Alphonsine			6 89	Montreal
	Papineau, C. F.			3 72	"
	Patenaude, Anastasie, Mrs. Ant. Daigneault			1 69	"
	Perreault, Jos			5 14	"
	Perreault, Jos			1 49	"
	Pelletier, Alice, Mrs. E. Racette			2 82	"
	Proulx, A. N.			2 97	"
	Prevost, Jos			15 88	"
	Papineau, Mgte			4 59	"
	Provost, Jean			3 78	"
	Privé, Nap			4 31	"
	Prevost, Alex			1 57	"
	Picotte, Jas. Narcisse			1 84	"
	Pichette, Nap			1 50	"
	Poudrier, Célvina			1 63	St. Léon
	Pomminville, Malvina, Mrs. Victor Villeneuve			1 40	Montreal
	Perreault, Maria			1 93	"
	Pinsonneault, Marie, Mrs. Ben. Lefebvre			9 33	"
	Poulin, Mathilde, Mrs. Xavier Beauvais			1 76	"
	Portugais, Eléanore, wid. Jos. Poirier			9 00	"
	Plamondon, Arthemise			3 10	"
	Primeau, Antoinette			2 42	Pont Viau
	Perreault, Parmélia, Mrs. J. A. Lafortune			6 97	Montreal
	Pelletier, Anna			3 61	"
	Petitclair, Georgiana			1 74	"
	Papin, M. Lse., Mde G. Archambault			1 49	"
	Paquette, Aristide			2 91	"
	Patenaude, Télesphore			3 06	"
	Paquette, Benj			1 85	"
	Prevost, Abraham			1 18	"
	Poirier, Arthur			2 77	"
	Paré, Ulric			13 99	"
	Pons, Victor			2 53	"
	Papineau, Lia, Mrs. J. Gaumont			1 37	"
	Paquet, Nap			36 15	"
	Perreault, Samuel			1 21	"
	Provost, Jos. Hertel			1 70	"
	Pichette, Amanda, Mrs. W. McKeown			1 94	"
	Prieur, Evangéline, Mrs. Alex. Coutlée			5 88	"
	Poitras, Wilfrid			1 34	"
	Plouffe, Norbert			1 18	"
	Carried forward			69,644 55	

Banque d'Economie de la Cité et du District de Montréal.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Ste Catherine St.	Sept. 18, '80		
" ..	Dec. 4, '83		
" ..	Mar. 27, '85		
" ..	Aug. 16, '86		
" ..	July 30, '89		
" ..	Feb. 21, '89		
" ..	Sept. 22, '89		Executor for estate late Jacob Hall
" ..	Feb. 18, '89		
" ..	Aug 8, '90		
" ..	Jan. 21, '90		
" ..	" 5, '91		
" ..	June 16, '91		
" ..	Nov. 16, '91		
" ..	Mar. 26, '92		
" ..	Jan. 18, '92		
" ..	Nov. 28, '93		
" ..	July 7, '94		
" ..	Dec. 5, '94		
" .	June 4, 94		
" ..	Dec. 16, '95		
" ..	Oct. 3, '95		
" ..	" 31, '95		
" ..	April 21, '96		
" ..	Sept. 24, '96		
" ..	May 11, '96		
" ..	Oct. 8, '97		
" ..	Aug. 14, '97		
" ..	Sept. 4, '97		
" ..	" 16, '97		
" ..	Dec. 21, '97		
" ..	July 29, '97		For son Papin.
" ..	Mar. 21, '98		
" ..	Sept. 18, '96		
" ..	Aug. 21, '97		
" ..	Feb. 7, '98		
" ..	May 2, '99		
" ..	Oct. 31, '81		
" ..	" 10, '96		
" ..	Sept. 13, '97		
" ..	Nov. 21, '98		
" ..	June 24, '98		
" .	May 30, '98		
" ..	June 21, '98		
" ..	July 8, '93		For daughter Aurore Coutlée.
" ..	" 12, '98		
" ..	" 4, '98		

Montreal City and District Saving Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			69,644 55	
	Poirier, Marie D., Mrs. Aug. Laberge			6 59	Montreal
	Paquette, Adolphe			2 68	"
	Prade, Mary			842 94	"
	Poitras, Victorine, Mrs. Eug. Montbriand			1 30	"
	Pagé, Delima			1 32	"
	Poirier, Henri			3 59	"
	Pierce, Richard			2 93	"
	Quevillon, Elmire, Mrs. O. Lafrenière			2 06	"
	Renaud, L. N			3 93	"
	Rousseau, Charles			1 57	"
	Rouleau, Sophie			2 41	"
	Roch, Elizabeth			1 53	"
	Robert, Rose, Mrs. A. Trudel			3 95	"
	Robert, Augustin			3 18	"
	Roy, Alphonsine, Mrs. R. Dumont			1 69	"
	Renaud, Roch			2 16	"
	Rivet, Georgiana, Mde. E. Desrochers			9 09	"
	Reid, Catherine, Mrs. Rafferty			2 13	"
	Roy, Albina, Mrs. Chs. Brodeur			2 82	"
	Reid, Rosanne, Mrs. J. Lamarche			2 84	"
	Renaud, Joseph			3 46	"
	Rochon, Theodore			1 39	"
	Richard, Exilda, Mrs. J. Homier			2 16	"
	Rivet, Délima, wid. A. Meunier			51 97	"
	Rocque, Marie J			6 54	"
	Rivet, Joseph			2 61	"
	Roberge, Victoria			3 45	"
	Robin, Emmaus			1 30	"
	Rheaume, Joseph			3 15	"
	Rainville, Léa, Mrs. George Pratt			7 60	"
	Robidoux, Délima			98 19	"
	Robinson, Thomas			1 49	"
	Rochon, Alfred			65 85	"
	Roy, Julie			4 43	"
	Rochon, Aurelie, Mrs. P. Desjardins			3 99	"
	Royer, Joseph			1 21	"
	Raymond, Eveline			4 24	"
	Rivet, Laura			1 65	"
	Renaud, Abinie			2 13	"
	Rocher, Rachel, Mrs. J. E. Clement			1 31	"
	Rivet, Paul			3 25	"
	Riopel, Hélène, Mrs. T. Desrochers			1 49	"
	Renaud, J. B			1 59	"
	Robitaille, E. Félonise, Mrs. C. Morin			24 93	"
	Rivet, Honoré			64 21	"
	Roy, J. Arthur			1 29	"
	Ratelle, Hermine			1 20	"
	Regnaud, Julie Alice, wid. De La Montellière			5 90	"
	Rainville, Marie E. J			248 43	"
	Renaud, Julienne			30 15	"
	Roy, Oscar			1 17	"
	Carried forward			71,196 99	

Banque d'Economie de la Cité et du District de Montréal.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Ste Catherine St.	April 14, '99		
" ..	Sept. 13, '99		
" ..	June 23, '98		
" ..	Jan. 17, '99		
" ..	April 29, '99		
" ..	Aug. 16, '97		
" ..	Feb. 14, '98		In trust for brother Harry.
" ..	Mar. 23, '96		
" ..	Dec. 10, '87		
" ..	Nov. 30, '86		
" ..	June 27, '83		
" ..	July 9, '79		
" ..	Sept. 12, '83		
" ..	Nov. 15, '87		
" ..	June 16, '88		
" ..	April 27, '88		
" ..	Aug. 26, '90		
" ..	Jan. 7, '90		
" ..	July 9, '91		
" ..	Sept. 19, '91		
" ..	June 27, '91		
" ..	Mar. 1, '90		
" ..	Feb. 24, '91		
" ..	Mar. 30, '97		
" ..	June 15, '93		
" ..	Sept. 9, '91		
" ..	" 29, '92		
" ..	Apr. 17, '96		
" ..	July 4, '93		
" ..	Aug. 28, '93		
" ..	Dec. 7, '94		
" ..	Feb. 14, '93		
" ..	Oct. 28, '95		
" ..	Aug. 10, '95		
" ..	" 23, '95		
" ..	Dec. 22, '97		In trust for wife Adèle Gagné.
" ..	May 16, '95		
" ..	Oct. 14, '96		
" ..	July 29, '96		
" ..	" 30, '96		
" ..	Nov. 4, '96		
" ..	Mar. 30, '98		
" ..	" 25, '98		
" ..	" 23, '98		
" ..	Feb. 2, '97		
" ..	" 17, '98		
" ..	Aug. 3, '98		
" ..	Jan. 2, '98		
" ..	Feb. 13, '99		
" ..	Sept. 7, '99		
" .	May 1, '99		

Montreal City and District Saving Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			71,196 99	
	Robichaud, Camille			99 12	Montreal
	Robillard, Alexina			121 17	"
	Raymond, Auxilia, Mrs. J. B. Viens			3 78	"
	Raymond, Eugéne			1 18	"
	Roy, Emilia			406 65	"
	Racette, Philom. Mrs. Jos. Lapierre			1 38	"
	Slicer, Amanda, wid. C. Bourdon			2 93	"
	Sister Frs. Xavier			2 33	"
	St. Hilaire, Cléophas			1 78	"
	Sylvestre, Joseph			3 16	"
	Sister Hippolyte			7 54	"
	Sister Hippolyte			3 18	"
	Sanders, Albert			25 79	"
	St. Georges, Sophie, Mrs. Wm. Wale			2 31	"
	Salfranque, Clement			1 96	"
	Société Française d'Hygiène			1 70	"
	St. Jean, Philomène			9 99	"
	St. Pierre, Elmire			407 86	"
	Smith, George			5 92	"
	Senez, Adolphe			1 65	"
	Simard, Marie Annie			5 47	"
	Soulières, Damase			1 85	"
	Stuart, Richard H			18 27	"
	Sister St. Alphonse de Ligori			12 66	"
	Savard, A			1 30	"
	Saulniers, Sophie, Mrs. Aug. Dumont			5 99	"
	Sicard, Louis			10 68	"
	Société Ouvrière			2 87	"
	Sauriol, Hector			1 73	"
	Sister Thomas Cursini			16 85	"
	St. Jean, F. X			3 54	"
	Sénécal, Eliza, widow Jos. Hubert			1 51	"
	Superber, David			5 27	"
	St. Michel, Adel., Mrs. V. Rheaume			64 06	"
	Scott, Lorne			1 80	"
	Seguin, Malvina, Mrs. G. L'Africain			2 21	"
	Sevigny, Virginie			126 99	"
	Sabourin, Victoria, Mrs. Sévère Godin			1 78	"
	St. Charles, Anna, Mrs. P. E. Normandin			1 81	"
	Serpelière, Jeanne			590 16	"
	Sillars, James			1 47	"
	Schmalhower, Caroline, Mrs. Alphonse Shaoff			1 26	"
	St. Arnaud, Marcelline, Mrs. J. Leduc			6 68	"
	Sevigny, Odélie			239 41	"
	Ste. Marie, Alzire			1 65	"
	Sabourin, Maria, Mrs. F. X. Desnoyers			1 31	"
	St. Maurice, Emile			1 33	"
	Tardif, Samuel			1 81	"
	Thouin, J. Bte			1 71	"
	Tisdale, Onias			1 49	"
	Carried forward			73,443 29	

SESSIONAL PAPER No. 7

Banque d'Economie de la Cité et du District de Montréal.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Ste. Catherine Br	Jan. 17, '99		
" ..	June 7, '98		
" ..	Aug. 24, '99		
" ..	Mar. 2, '99		
" ..	Jan. 2, '99		
" ..	Aug. 21, '99		
" ..	Oct. 24, '84		
" ..	Nov. 14, '84		
" ..	" 27, '82		
" ..	Oct. 26, '88		
" ..	April 6, '86		In trust Maurice Bazinet.
" ..	" 6, '86		For Louise Jodoin.
" ..	Sept. 20, '84		
" ..	Jan. 14, '82		
" ..	April 9, '86		
" ..	July 8, '87		
" ..	Mar. 18, '85		
" ..	Jan. 16, '91		
" ..	May 11, '92		
" ..	" 25, '92		
" ..	April 22, '92		
" ..	Mar. 5, '94		
" ..	May 22, '94		
" ..	Aug. 26 '95		
" ..	Jan. 29, '95		
" ..	Aug. 31, '95		
" ..	Nov. 4, '95		
" ..	May 9, '95		
" ..	Aug. 27, '95		
" ..	Nov. 14, '95		
" ..	Sept. 29, '96		
" ..	May 1, '96		
" ..	Oct. 15, '97		
" ..	Aug. 14, '96		
" ..	" 16, '97		
" ..	Sept. 14, '97		
" ..	May 18, '97		
" ..	Nov. 21, '98		
" ..	Mar. 30, '98		
" ..	Oct. 1, '87		
" ..	July 17, '94		
" ..	May 16, '98		
" ..	Feb. 22, '99		
" ..	May 10, '99		
" ..	Dec. 2, '98		
" ..	Feb. 15, '98		
" ..	Sept. 16, '99		
" ..	Dec. 7, '85		
" ..	Oct. 13, '84		
" ..	" 2, '86		

Montreal City and District Savings Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			73,443 29	
	Turcot, Napoléon			1 99	Montreal,
	Thériault, Joseph			4 54	"
	Thibault, Philias			97 97	"
	Toussaint, Madeleine, wid. N. Julien			6 99	"
	Tellier dit Lafortune, Délima			1 55	"
	Tardy, Jean			100 69	"
	Tremblay, Malvina, Mrs. N. Simard			1 53	"
	Temple, Edmond M.			1 62	"
	Tremblay, Délima			2 81	"
	Trudel, Ludger			1 68	"
	Trudel, Cathérine			4 44	"
	Tobias & Co., Joseph			1 32	"
	Thomas dit William, Délima			111 15	"
	Toohey, Mary Ann, wid. Scott			3 21	"
	Thibert, Annie, Mrs. A. Dechantal			4 35	"
	Thivierge, M. Lse			1 21	"
	Tucker, Effie			8 16	"
	Thouin, Mélanie			13 28	"
	Turcot, Joseph			1 21	"
	Tracey, Bridget			18 52	"
	Tucker, Mary Johnston			3 93	"
	Tessier, Carmélia			1 36	"
	Turgeon, Louis			2 18	"
	Trépanier, Omer			9 05	"
	Taylor, Héléna			1 75	"
	Thornton, Austin			5 61	"
	Union des Commis Epicier			2 09	"
	Union des Coupeurs de Cuir			5 48	"
	Union des Ouvriers Boulangers			14 34	"
	Vézina, H			2 25	"
	Vézina, Auguste			1 86	"
	Viger, Mgte., Mrs. R. Viau			2 08	"
	Vingelli, Giovanni			2 55	"
	Verreault, Sophie			1 35	"
	Viau, Jos			1 92	"
	Vidricaire, Magdalge			3 68	"
	Verret, Lumina, Mrs. J. A. Boivin			1 73	"
	Valiquette, Alphonse			5 58	"
	Venne, Marianne			43 94	"
	Venne, J. S. Emmanuel			38 52	"
	Venne, M. C. Valérie			37 83	"
	Vanier, Philias			6 21	"
	Valois, Rév. N. A			1 98	"
	Vézeau, Julienne, Mrs. Giguère			86 03	"
	Venne, Jos			37 64	"
	Whelan, Thos. F			1 65	"
	Wait, C. A			2 15	"
	Whelan, Helen, Mrs. D. Whelan			1 54	"
	Webb, Robert W			2 82	"
	Williamson, Ellen			1 54	"
	Winn, Annie			1 98	"
	Williams, Mary			1 75	"
	Williams, Geo			9 53	"
	Walton, Elizabeth			1 67	Outremont
	Carried forward			74,177 08	

SESSIONAL PAPER No. 7

Banque d'Economie de la Cité et du District de Montréal.

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	Month Year		
Ste. Catherine Br	Aug. 13, '83		
" ..	Nov. 19, '90		
" ..	Dec. 5, '90		
" ..	Nov. 28, '91		Dead.
" ..	" 21, '91		
" ..	Oct. 7, '92		
" ..	July 31, '93		
" ..	April 4, '92		
" ..	Dec. 5, '94		
" ..	Oct. 26, '95		
" ..	Feb. 7, '96		
" ..	Aug. 8, '96		
" ..	April 13, '97		
" ..	Mar. 31, '97		
" ..	May 25, '97		
" ..	Nov. 4, '97		
" ..	April 8, '97		
" ..	Oct. 26, '98		
" ..	Jan. 4, '98		
" ..	Aug. 20, 98		
" ..	Dec. 7, '98		
" ..	Jan. 24, '99		
" ..	Mar. 30, '99		
" ..	June 23, '99		
" ..	Jan. 3, '99		
" ..	Oct. 17, '99		
" ..	July 7, '82		
" ..	Oct. 1, '83		
" ..	Nov. 19, '98		
" ..	Feb. 25, '81		
" ..	Mar. 1, '81		
" ..	July 27, '85		
" ..	" 28, '91		
" ..	Sept. 12, '92		
" ..	June 25, '94		
" ..	" 16, '94		
" ..	Dec. 27, '95		
" ..	June 29, '95		
" ..	Jan. 22, '96		
" ..	" 22, '96		
" ..	" 22, '96		
" ..	" 22, '96		
" ..	May 11, '96		
" ..	" 4, '96		
" ..	Jan. 4, '97		
" ..	Mar. 23, '80		
" ..	June 30, '84		
" ..	Dec. 23, '82		
" ..	Aug. 1, '90		
" ..	Oct. 17, '91		
" ..	Mar. 29, '92		
" ..	Feb. 14, '93		
" ..	May 22, '94		
Head Office....	" 20, '89		

Montreal City and District Saving Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			74,177 08	
	Weatherington, Mary J., Mrs. D. O'Brien			1 85	66 Ste. Elizabeth
	Wilkes, Edward T			1 51	Montreal
	Wilson, Archibald			2 24	Dorchester St
	Wade & Wade			2 26	214 St. James
	Wilkes, Amelia D., Mrs. T. H. Lonsdale			8 90	249 Mountain
	Wright, Robt. T			1 72	52 Shuter
	Wilson, Annie			9 05	176 Notre Dame
	Watson, R. H			1 88	37 George, Toronto
	Walbank, W. McLea			1 50	214 St. James
	Walker, Frederick J			2 90	50 Plymouth Grove
	Whelan, James			1 35	10 Jurors
	Woods, Alex			1 92	49 Park Ave
	Walsh, Honora, Mrs. A. E. Edwards			7 94	79 Bleury
	Watson, Robert L			2 24	269 St. Urbain
	Wilson, Flora			11 43	27 St. Denis
	Wetzlar, Sarah and Weil, Edw. H			5 64	
	Wall, Henry E			1 65	293 St. Chs. Bor'mée.
	Wilson, W. J			2 49	86 Chenneville
	Wood, Rev. Edmund			2 42	
	Walsh, Patrick F			7 65	110 St. Hypolite
	White, Amos			3 09	108 St. George
	Ware, Wm. J			3 37	1 Verchères
	Wallace, John			4 72	St. Lawrence Hall
	Whitham, Thomas B			8 76	69 Argyle
	Warren, Alfred T			1 74	Turkish Bath Hotel
	Walker, Fred. Jas			2 00	St. Lambert
	Williams, Edward M			1 30	21 St. Antoine
	Achim, Elzévina			5 85	
	Aussin, Henry			2 51	
	Anderson, Alex			1 36	
	Anderson, M			41 55	
	Aymong, Hedwidge			45 89	
	Armstrong, Thomas			2 07	833 Wellington
	Achim, Zotique			5 42	
	Aubin, Geo			2 12	
	Allowan, Johnston			2 08	
	Arpin, Delvina, Vve. B. Beauregard			12 64	163 St. Maurice
	Arcand, Léandre			6 73	52a St. Louis
	Beaulieu, Jos			1 65	495½ Bonaventure
	Brogan, Daniel			2 30	
	Butler, Tobias			1 48	186 Centre
	Barry, Philipp			3 82	
	Baume, August			4 91	
	Boudrias, Honoré			1 45	Côte St. Paul
	Brazeau, Noé			4 97	
	Beauvais, Alex			2 41	
	Bussières, F			3 75	
	Brais, Henriette			1 38	
	Beaulieu, Frs			1 59	Ste. Anne de Bel'vue
	Benjamin, Célina, Mde. Réné			3 74	
	Bertrand, Julie, Mde. J. B. Chrétien			2 26	
	Bissonnette, E			8 64	
	Brown, Geo. A			2 64	
	Carried forward			74,464 79	

Banque d'Economie de la Cité et du District de Montréal.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Head Office	Dec. 7, '89		
"	Jan. 3, '89		In trust for daughter Florence Lse.
"	Aug. 1, '90		
"	June 4, '90		
"	May 1, '91		In trust for son James N.
"	June 24, '91		
"	Nov. 20, '91		
"	May 18, '91		
"	Jan. 11, '91		In trust for Indian Exhibition Building Fund.
"	Oct. 22, '92		In trust for Ada Winifred Walker.
"	April 4, '93		
"	Jan. 24, '93		
"	Feb. 7, '93		
"	Jan. 27, '93		
"	Oct. 26, '93		
"	Nov. 26, '91		Executors.
"	Oct. 13, '93		
"	April 30, '92		
"	" 30, '87		In trust for Linnes Geddes.
"	Aug. 6, '94		
"	June 1, '94		
"	April 6, '93		
"	Oct. 8, '94		
"	Sept. 29, '94		
"	" 23, '95		
"	Nov. 21, '94		In trust for son Duddley Kirkman.
"	Dec. 18, '95		
N. D. West Br.	Sept. 22, '91		In trust.
"	Feb. 2, '92		
"	Oct. 22, '92		
"	Sept. 18, '93		
"	" 31, '94		
"	June 17, '96		
"	Nov. 5, '87		
"	Jan. 20, '85		
"	June 23, '86		In trust for Surgical Fund, M.D.
"	July 22, '98		
"	May 5, '99		
"	April 20, '85		
"	May 10, '78		
"	July 24, '89		
"	Jan. 29, '90		
"	June 23, '91		P. of att'y to Eliza Leroux.
"	Jan. 2, '91		
"	" 2, '91		
"	Aug. 28, '90		
"	Nov. 6, '91		
"	June 25, '91		
"	Sept. 23, '91		
"	Aug. 26, '91		
"	Oct. 7, '91		
"	April 24, '91		
"	Feb. 2, '93		

Montreal City and District Saving Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			74,464 79	
	Bélanger, Narcisse			31 19	133 Duvernay
	Boyer, Octavie			2 29	Montreal.
	Burns, Thomas			1 31	43 Murray
	Bachand, Aurélie			6 40	320 Richelieu
	Buchanan, A. E			2 69	
	Burmingham, Mary			2 09	247 Commissioners
	Bickham, J			1 72	23 Essex ave
	Brehault, Virginie, Vve. J. Delisle			1 28	44 Torrance
	Beatty, J. H			1 60	131 St. Georges
	Bénard, A			1 32	Dorval
	Bolduc, Eugénie			1 24	
	Brown, A. G			1 85	63 Delisle
	Bédard, Jérémie			1 26	
	Bienvenue, Honoré			2 98	
	Beaulne, Alph			13 14	
	Bérubé, Auguste			3 08	
	Batcheler, Maggie			6 22	623 St. Urbain
	Beaulne, M'rtine, Mde W. Patenaude			5 23	
	Bélanger, Antoine			2 24	Côte des Neiges
	Bougie, Jos			9 37	Hochelaga
	Beaudry, Emélie, Mrs. J. McLean			2 51	177 Workman
	Bernier, Alph			1 85	19 Rolland ave
	Bishop, George			2 56	McGill st
	Baron, Monique, Mde J. Laprairie			3 21	155 Workman
	Boucher, Odilon			2 12	6 Rose de Lima
	Burket, Sarah Ann			3 40	
	Bélanger, Angèle			1 74	10 Chatham
	Briggs, R. C			2 33	253 St. Joseph
	Brouillet, T. H			2 08	Bonaventure
	Boardman, Alice			3 42	241 William
	Barrett, Albert			2 39	224 Richmond
	Brosseau, M., Mrs. T. Lamb			17 36	
	Brien dit Durocher, Henri			2 33	St. Henri
	Bouvrette, Adrien			1 78	49 Chaboillez
	Bourdeau, Philomène, Mde Dubuc			1 63	61 Leroux
	Beauchamp, Marguerite			3 47	
	Bergevin, Rose, Mde J. Pinsonnault			1 93	
	Bedford, Thomas			1 77	
	Barbeau, Rosa, Mde Florien			1 72	Montreal
	Bertrand, Esther			3 21	
	Bonneville, Louis			3 93	Montreal
	Briggs, Samuel			1 56	"
	Bélanger, Cyrille			1 86	
	Barrette, Alex			4 04	
	Boudrias, Pascal			18 60	
	Braye, Adelima, Mde A. Michaud			326 31	Montreal
	Bélair, Ls			1 61	"
	Bergeron, Johnny			19 08	
	Bérubé, Alfred			1 82	
	Bourgoin, J. H			165 66	Montreal
	Bowick, D			1 41	"
	Boucher, Médard			30 11	St. François du Lac
	Belle, Arthur			24 46	Village Turcot
	Brisebois, E			1 41	Montreal
	Code, Thomas			1 71	"
	Carried forward			75,229 67	

SESSIONAL PAPER No. 7

Banque d'Economie de la Cité et du District de Montréal,

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
N.D. West Br..	Aug. 1, '94		
"	May 21, '94		
"	Dec. 11, '94		
"	May 23, '95		
"	Sept. 9, '95		
"	Dec. 19, '94		
"	Sept. 15, '94		
"	" 30, '95		
"	Oct. 18, '95		
"	Dec. 22, '94		
"	Oct. 30, '96		
"	Sept. 14, '96		
"	Oct. 10, '96		
"	" 27, '96		
"	July 10, '97		
"	Mar. 3, '97		
"	" 3, '97		
"	Dec. 24, '84		
"	Nov. 6, '82		
"	Sept. 6, '83		
"	Dec. 22, '85		
"	June 4, '81		
"	" 30, '84		
"	Mar. 12, '83		
"	" 13, '84		
"	Oct. 17, '85		
"	Nov. 17, '83		
"	Oct. 21, '87		
"	Jan. 18, '88		
"	Aug. 15, '87		
"	Mar. 23, '87		
"	June 8, '87		
"	May 5, '85		
"	" 13, '86		
"	Aug. 28, '85		
"	Oct. 22, '84		
"	Feb. 24, '88		Pay also husband.
"	Nov. 19, '88		In trust.
"	Feb. 19, '86		
"	Aug. 27, '87		
"	" 27, '87		
"	Nov. 7, '87		
"	Dec. 8, '87		
"	April 12, '87		
"	Oct. 16, '91		
"	" 24, '99		
"	" 17, '98		Pay also wife.
"	Nov. 23, '98		
"	May 31, '97		
"	April 2, '98		
"	June 6, '99		
"	Aug. 16, '98		
"	Feb. 9, '98		
"	May 8, '99		
"	Nov. 14, '87		

Montreal City and District Saving Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			75,229 67	
	Cockford, Bella			1 70	Montreal
	Cloutier, Ant			1 72	Côte des Neiges
	Cvallier, Vitaline			1 68	Montreal
	Chagnon, Adelard			1 84	"
	Choignard, Chs			1 92	
	Clary, John			3 15	
	Callen, Chs			1 42	Montreal
	Couillard, Adeline, Mde Lecuyer			2 95	
	Courville, Jos			1 48	
	Charbonneau, Dél., Mde L. Lavoie			1 96	
	Charette, Clar., Mde A. Beauchamp			1 41	Montreal
	Carrière, André			1 70	St. Justin, Newton
	Collinge, Alfred			6 28	
	Carroll, Matt			1 65	
	Caron, Joseph			2 67	
	Charest, Donatien			1 90	
	Clark, Wm			8 22	Verdun
	Couture, Elzéar			1 32	Montreal
	Cousineau, Onés., Mde C. Clément			2 08	Lachine
	Côté, L., Mde A. Martin			45 74	Montreal
	Caron, Ls			2 36	"
	Corbin, Elzéar			1 82	"
	Campbell, Hugh			5 25	"
	Charbonneau, F. X			2 32	"
	Clark, Richard			2 74	"
	Charlebois, J. B			5 20	"
	Carter, Isabella			4 26	"
	Charbonneau, Chas			2 01	"
	Cooper, Thos			2 08	"
	Champoux, Rév. L. Z			5 20	
	Coupal, Sophie, Vve A. Lefebvre			10 53	Côte St. Paul
	Chalifoux, Frs			2 70	Montreal
	Cooley, Cote			2 50	"
	Côté, Jos			6 45	"
	Charbonneau, Louis			3 82	"
	Campbell, James			3 53	"
	Charron, G			5 67	St. Sauveur, Ter'b'ne
	Charrette, Clothilde			2 97	
	Coote, Albert			2 31	Montreal
	Campbell, Catherine, Mrs. L. Rosider			1 65	
	Carnell, H. Harold			3 23	Montreal
	Crawford, G			9 86	
	Courtney, J			118 89	Montreal
	Caldwell, Nellie, Mrs. J. Gray			29 14	
	Duperrault, Amanda			1 54	Montreal
	Dufour, Alexandre			1 87	"
	Desforges dit St. Maurice, Albina			1 56	St. Laurent
	Dagenais, Ferdinand			1 77	
	Duhamel, Louise			25 53	
	Dandelin, Alf			1 32	
	Dufresne, Jos			3 10	
	Duffy, John			3 85	
	Desy, S. A			4 73	
	Demers, Nap			2 84	Montreal
	Carried forward			75,607 06	

SESSIONAL PAPER No. 7

Banque d'Economie de la Cité et du District de Montréal.

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	Month Year		
N.D. West Br..	Feb. 23, '88		
"	May 31, '86		
"	June 15, '89		
"	Mar. 21, '88		
"	April 27, '89		
"	July 4, '91		
"	Jan. 16, '91		
"	Dec. 29, '90		
"	May 8, '90		
"	Sept. 5, '91		
"	" 2, '92		
"	July 4, '92		
"	Mar. 26, '89		
"	July 30, '92		
"	Nov. 9, '92		
"	Oct. 9, '94		
"	May 14, 94		In trust.
"	Dec. 12, '94		
"	May 6, '97		In trust.
"	Mar. 17, '96		
"	Dec. 22, '74		
"	July 27, '83		
"	Dec. 9, '81		
"	May 17, '82		
"	" 14, '84		
"	Nov. 15, '82		
"	Dec. 28, '83		
"	Sept. 24, '82		
"	Dec. 10, '85		
"	June 16, '83		In trust.
"	Sept. 25, '83		
"	April 27, '87		
"	July 10, '86		
"	Feb. 24, '86		
"	Nov. 26, '85		
"	May 14, '87		
"	Aug. 8, '89		
"	" 7, '89		
"	Oct. 5, '88		
"	July 7, '88		
"	Feb. 15, '97		
"	Oct. 11, '97		In trust.
"	July 4, '99		
"	Jan. 3, '99		
"	Aug. 11,, '86		
"	Nov. 16, '86		
"	June 15, '87		
"	Feb. 25, '89		
"	Oct. 30, '91		
"	Feb. 21, '91		Power of Attorney to father, Alfred Dandelin.
"	June 21, '89		
"	Sept. 29, '92		
"	May 9, '93		
"	June 24, '94		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			75,607 06	
	Desjardins, Heloise			1 50	
	Daly, Ellen			134 44	
	Donnelly, P			2 60	
	Dubois, Aug			15 45	St. Eustache
	Dubé, Philomène			212 13	Montreal
	Deslauriers, Emélie			2 02	
	Donnelly, Thos			8 53	Montreal
	Dubé, J. B			4 74	"
	Dufresne, Rosario			4 93	St. Hubert
	Demers, Jos. Art			2 84	
	DeRepentigny, Esther, Dme. F. Audelin			1 95	Montreal
	Desmarais, H			1 56	
	Duclos, Exilda, Mde. S. Gervais			1 49	
	Desormeaux, Esther, Mde. Malone			18 94	
	Desforges, Philomène, Mde. J. B. Aumais			1 31	Pointe Claire
	Deragau, Leonore, Mde. M. Moreau			9 87	
	Daignault, Adeline, Mde. Bonneville			1 20	
	Durocher, J			5 63	Montreal
	Daunais, Josephine			42 47	"
	Dickinson, Maggie			1 87	"
	Desjardins, Isaïe			2 56	"
	Duhamel, Joseph			2 86	"
	Dame, Peter			5 91	"
	Decary, Jules			1 86	"
	Dunn, Catherine, Mrs. Haddlesey			2 93	
	Desormeaux, Chs			12 09	Montreal
	Duggan, James			3 10	"
	Denault, Euphemie, Mde. B. Marande			1 56	"
	Doherty, Wm			2 24	"
	Deschamps, Maxime			2 06	Ste. Anne de Bellevue
	Daly, Annie			3 74	Montreal
	Dextras, Frederick			11 12	
	Décarie, Romain			5 02	N.-D. de Grace
	Dupont, Anastasie, Mde. F. Labonté			43 19	Montreal
	Dumas, Félix			11 50	"
	Dalrymple, James			150 22	
	Donnelly, William			17 82	
	Duclos, Alfred			1 67	
	Desprats, Louis			2 90	Montreal
	Doheney, Wm			1 45	
	Edgar, Thomas			2 07	Montreal
	Emond, Alexina			1 64	"
	Ethier, Jos			1 21	
	Fleurant, Adèle			1 95	Montreal
	Fennell, Michael			1 29	
	Forest, Wilfrid			1 42	Montreal
	Faubert, Angèle, Mde. P. Belleville			131 28	"
	Filiatrault, Leonore			1 65	
	Forget, David			5 56	Montreal
	Francis, Isabella, Mrs. A. Young			4 61	St. Jean Chrysostôme
	Forsyth, Thomas			2 01	
	Carried forward			76,523 02	

Banque d'Economie de la Cité et du District de Montréal.

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	Month Year		
N.D. West Br.	Sept. 14, '93		
"	Mar. 15, '94		In trust.
"	Sept. 29, '94		
"	" 6, '94		
"	June 11, '95		
"	Dec. 28, '95		
"	Jan. 10, '95		
"	Sept. 23, '95		
"	Feb. 7, '96		
"	Nov. 22, '97		
"	Sept. 22, '97		
"	April 26, '97		
"	Sept. 15, '97		
"	April 12, '97		
"	June 11, '98		
"	" 23, '97		
"	" 27, '99		
"	Aug. 8, '87		
"	Mar. 15, '79		
"	Oct. 30, '80		
"	Dec. 10, '85		
"	Dec. 1, '84		
"	April 1, '84		
"	May 20, '82		
"	Jan. 31, '84		
"	Dec. 4, '84		
"	May 4, '86		
"	Jan. 8, '87		
"	Sept. 9, '85		
"	Feb. 21, '87		
"	Apr. 14, '88		
"	June 26, '89		Pay also Hermeline Brunet.
"	Oct. 22, '88		
"	Oct. 27, '97		
"	" 8, '97		
"	Jan. 13, '96		
"	May 19, '99		
"	Nov. 2, '99		
"	May 23, '99		
"	June 13, '99		
"	Nov. 4, '93		
"	June 23, '94		
"	Jan. 28, '98		
"	May 4, '76		
"	Oct. 6, '92		
"	June 24, '92		
"	" 16, '94		
"	Apr. 27, '95		
"	Dec. 18, '74		
"	Nov. 29, '76		
"	Dec. 7, '83		

Montreal City and District Savings Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			76,523 02	
	Flood, Luke			7 33	Montreal
	Foster, Kate, Mrs. Kane			3 65	"
	Fitzimmons, Isabella			1 58	"
	Fletcher, Margaret, Mrs. J. Curran			3 94	"
	Flynn, Edward			4 01	"
	Finnerty, Mary			1 22	"
	Groulx, Alexis			1 87	"
	Gagné, Joseph			1 40	
	Genest, Ferdinand			3 23	
	Gagné, Guillaume			1 58	
	Graham, Peter			5 28	Hudson
	Gervais, S			8 26	Montreal
	Groulx, Celanire			2 39	
	Gervais, Joseph			1 73	
	Galipeau, Alcidas			1 79	Montreal
	Gibeau, Joseph			2 28	"
	Gagnon, H			1 62	
	Grandmere Church			6 14	Grandmère
	Girard, Joseph			1 29	
	Girondin, Cesarie, Vve Thos. Callaghan			254 03	
	Greene, Geo			2 01	Montreal
	Gilbert, Annie			1 29	
	Grisé, Mélina, Mde. Ls. St. Jean			1 57	Montreal
	Gougeon, Leocadie			9 68	"
	Gauthier, Hilarian			1 90	"
	Gianelli, Marie			1 75	"
	Grandchamps, Celina			1 65	"
	Gilles, Bennett			2 76	"
	Girouard, Nap			2 76	"
	Gougeon, Damasse			1 99	"
	Guy, J. B			4 12	"
	Garvier, Honoré			5 34	
	Gervais, Caroline, Mde B. Bissonnette			2 70	
	Granville, Maggie, Mrs. J. Cunningham			2 34	
	Giroux, F. A			2 85	Montreal
	Guimond, Jos			8 77	"
	Girard, Xavier			6 19	"
	Garand, Emerance, Mde Legault			3 66	
	Giroux, Frédérica			3 17	Montreal
	Gareau, Marie Louise, Mde J. Corcoran			52 27	"
	Gareau, Marie Louise, Mde J. Corcoran			48 12	"
	Gilbert, G. H			5 15	
	Grisé, Cordélia			3 13	
	Graham, Wm			108 26	Montreal
	Galley, Andrew			4 98	"
	Hickey, Nellie			1 68	
	Honell, Louise			1 53	Montreal
	Hogue, Joseph			1 57	
	Howley, B. A			1 71	
	Hunt, Susan E., Mrs. C. W. Davis			1 88	
	Carried forward			77,134 42	

SESSIONAL PAPER No. 7

Banque d'Economic de la Cité et du District de Montreal.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
N. D. West Br.	June 5, '88		
"	Nov. 14, '87		
"	Apr. 11, '88		
"	Oct. 28, '87		
"	Sept. 6, '88		
"	May 3, '99		
"	Nov. 6, '88		
"	Apr. 12, '88		
"	July 18, '89		
"	May 1, '91		
"	Aug. 17, '88		
"	Feb. 7, '91		
"	June 23, '90		
"	May 4, '92		
"	June 23, '93		
"	July 9, '94		
"	May 16, '94		
"	Aug. 20, '95		Pay on sign of J. R. McLeod.
"	Feb. 26, '96		
"	Dec. 18, '95		
"	May 5, '96		
"	Jan. 22, '96		
"	Sept. 3, '96		
"	Mar. 28, '81		
"	Jan. 21, '83		
"	June 2, '83		
"	May 19 '85		
"	Oct. 1, '84		
"	Aug. 5, '84		
"	May 21, '85		
"	Aug. 8, '87		
"	May 21, '87		
"	Sept. 8, '84		
"	Oct. 4, '83		
"	Mar. 29, '86		
"	Dec. 15, '85		
"	June 23, '86		
"	" 3, '85		
"	Aug. 17, '87		
"	Jan. 10, '96		In trust for son A.
"	" 10, '98		In trust for daughter Marie Stella.
"	Aug. 28, '99		
"	Oct. 16, '99		
"	Sept. 29, '98		In trust for brother John.
"	May 8, '99		
"	Dec. 13, '89		
"	May 2, '88		
"	Dec. 22, '90		
"	Apr. 21, '91		
"	July 24, '90		

Montreal City and District Savings Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			77,134 42	
	Huston, Bridget			2 77	
	Hamel, Hélène, Mrs. T. Moore			1 47	
	Hersey, Arthur			2 01	
	Harris, Chas			34 04	
	Hayes, Michael			1 68	
	Horsman, Georges			2 75	
	Hamilton, James.			1 26	
	Harris, Wm			11 96	Montreal
	Hébert, L. D.			1 53	St. Antoine Abbé
	Huneault, Jos			2 36	Montreal
	Huet, Moïse			1 34	
	Hébert, Nap			1 54	Montreal
	Hurteau, J. B			5 98	"
	Hanlan Skating Rink			2 50	"
	Harkin, Bernard			2 25	"
	Hughes, Michael			2 66	Côte St. Paul
	Hébert, Antoine			2 20	Montreal
	Harnois, François			2 77	"
	Hamelin, Hercule			2 15	Champlain
	Hack, Edward			1 93	Montreal
	Harel, L. O. Ptre.			4 42	St. Vincent de Paul
	Imber, Annie, Mrs. Jas. Lawrence			1 38	Montreal
	Iron Moulders Union			2 83	"
	Imbleau, Arséne			2 09	"
	Johnson, C. J.			210 80	
	Jones, Adelaide, wid. J. Innis			1 51	Montreal
	Johnson, Eliza			13 60	"
	Jackson, Augustine			4 54	"
	Johnson, Lizzie			1 67	"
	Jacob, Joseph			2 63	"
	Joly, Louis			2 99	"
	Jolivet, Theo.			3 66	"
	Jasmin, Gilbert			2 35	"
	Jeffrey, Ida			3 19	"
	Jacques, Wilfrid			2 45	
	Kennedy, W. L.			1 55	Montreal
	Killoran, J. J.			4 85	
	Kavanagh, Pat			3 99	Montreal
	Kelly, Edmond C			10 72	"
	Kilroy, J			3 76	
	Kiely, Eliza			3 87	Montreal
	Keating, Maggie, Mrs. E. Gilley			1 50	
	Kenney, Bridget, Mrs. Wm. Elliot			2 45	
	Kelly, Andrew			4 69	
	Léonard, Corinne, Mrs. J. Leveillée			1 96	Montreal
	Lafreniere, Edmond			1 88	"
	Lapierre, Ovila			1 99	"
	Larin, Hormisdas			5 45	St. Martin
	Lafarière, Flavie			1 71	
	Labrèche, dit Dubois Mde. A. Jacques			2 58	
	Lapointé, Aristide			3 04	Montreal
	Lyall, William			3 16	
	Lilley, Louis			1 94	
	Lefèbvre, Emile			2 08	
	Carried forward			77,544 85	

SESSIONAL PAPER No. 7

Banque d'Economie de la Cité et du District de Mantreal.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
N. D. West Br..	Mar. 8, '89	.....	
"	April 1, '90	.....	
"	July 7, '92	.....	
"	" 4, '92	.....	
"	June 6, '92	.....	
"	July 4 '93	.....	
"	Oct. 27, '92	.....	
"	Mar. 21, '97	.....	
"	" 11, '96	.....	
"	Aug. 8, '97	.....	
"	" 18, '97	.....	
"	Sept. 22, '97	.....	
"	Dec. 2, '87	.....	
"	Feb. 3, '81	.....	
"	Mar. 9, '86	.....	
"	Dec. 24, '86	.....	
"	Mar. 8, '87	.....	
"	Dec. 5, '87	.....	Pay also wife L'se Phitanet
"	" 4, '86	.....	
"	Nov. 12, '87	.....	
"	" 24, '99	.....	
"	July 12, '94	.....	
"	May 6, '85	.....	
"	" 13, '86	.....	
"	Oct. 3, '94	.....	
"	April 30, '96	.....	
"	Mar. 6, '82	.....	
"	June 19, '85	.....	
"	Feb. 11, '84	.....	
"	" 23, '86	.....	
"	Nov. 5, '87	.....	
"	Apr. 25, '88	.....	
"	Aug. 23, '88	.....	
"	Oct. 18, '88	.....	
"	Sept. 23, '85	.....	
"	July 9, '88	.....	
"	Nov. 27, '97	.....	
"	Jan. 3, '81	.....	
"	Dec. 29, '83	.....	
"	April 30, '85	.....	
"	Oct. 9, '88	.....	
"	Mar. 4, '98	.....	
"	Oct. 1, '97	.....	
"	Nov. 30, '98	.....	
"	Oct. 18, '82	.....	
"	Sept. 10, '83	.....	
"	Mar. 21, '88	.....	
"	Dec. 24, '89	.....	
"	May 22, '39	.....	
"	Dec. 28, '91	.....	
"	July 14, '91	.....	
"	Mar. 18, '90	.....	
"	Oct. 23, '90	.....	
"	Sept. 2, '90	.....	

Montreal City and District Saving Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			77,544 85	
	Lauzon, Albert			1 58	
	Leriche, Marie, Mde. O. Bériault			2 31	
	Langlois, Jos			1 39	
	Larche, Alpina, Dme A. Gauthier			8 14	Montreal
	Legault, Ludger			2 15	
	Lalonde, Adolphe			1 60	
	Lacombe, Maud			1 65	
	Labelle, Albertine			1 37	Montreal
	Labelle, Elzire			1 93	
	Lord, Chas			1 79	
	Leroux, Pacifique			2 33	
	Lafontaine, Laura			1 56	Montreal
	Laberge, Louisa, Mde E. Lapointe			2 90	
	Levert, Edouard Jean			3 90	
	Loughren, Sarah			43 97	
	Legault, Ovide			2 61	Pointe Claire
	Lemieux, Georgiana			3 55	Montreal
	Lefort, Alfred			5 08	"
	Lalonde, J. S			4 01	
	Lebuis, Anselme			1 57	
	Laganniére, Lumina			2 37	Montreal
	Leriche, Anatolie			4 98	"
	Lorrain, Léandre			2 78	"
	Lefèbvre, Stanislas			2 11	"
	Ladouceur, Isidore			6 27	St. Athanase
	Lefèbvre, Alexandre			2 66	Montreal
	Lepage, Domithilde			2 49	"
	Leroux, Hormisdas			2 81	"
	Laroche, Claudomire			3 53	"
	Lefèbvre, Rose			2 51	"
	Lebœuf, Cordélia, Mde. Daoust			2 73	
	Labelle, Moïse			3 89	Coteau St. Pierre
	Leriche, Marie			2 44	Montreal
	Legrand, Philippe			22 69	"
	Lafontaine, Séraphine, Mde Bélanger			5 66	"
	Legault, Alex			10 71	Vaudreuil
	Les Chevaliers du Travail			2 66	Montreal
	Leblanc, Pétronille, Mde Belanger			2 31	"
	Leblanc, Moïse			5 57	Blue Bonnets
	Lacroix, Elzéar			2 12	
	Legault, Alphonse			6 42	Montreal
	Labelle, Adéline, Mde J. Archambault			7 76	"
	Lawder, Jennie, Mrs. W. Fergueson			12 23	"
	Léger, Marie			1 46	
	Lecompte, Josephine			1 58	Montreal
	Langtin, Mélina			1 62	"
	Lebrun, Eliza			1 91	"
	Leduc, Gidéon			1 93	"
	Leveillé, Ovila			1 72	"
	Lozeau, J. B			1 88	"
	Le Club de Crosse 'Le Canadien'			1 65	"
	Limoges, Antoine			1 57	"
	Lachapelle, Alexandre			1 78	"
	Lemire dit Marsolais, Adéline			1 84	"
	Carried forward			77,778 88	

Banque d'Economie de la Cité et du District de Montréal.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Notre Dame, West Branch	Dec. 16, '90		
"	Sept. 29, '90		
"	Jan. 12, '92		
"	Oct. 4, '93		
"	May 11, '92		
"	" 11, '94		
"	Nov. 27, '93		
"	June 20, '94		
"	Sept. 18, '94		
"	Oct. 4, '94		Proc. à son épouse Apollins Richard.
"	Nov. 28, '94		
"	Aug. 5, '95		
"	Oct. 8, '94		
"	July 14, '96		
"	" 8, '96		
"	Jan. 2, '95		
"	May 22, '94		
"	Dec. 7, '96		
"	Aug. 13, '97		
"	April 20, '97		
"	May 1, '74		
"	Mar. 11, '80		
"	Feb. 8, '86		
"	April 16, '80		
"	Mar. 12, '87		
"	Nov. 2, '83		
"	May 25, '85		
"	June 30, '82		
"	Sept. 11, '86		
"	July 26, '82		
"	Feb. 27, '84		
"	May 15, '85		
"	July 4, '87		
"	Feb. 18, '86		
"	Sept. 5, '87		
"	May 21, '86		In trust for mother.
"	Oct. 5, '86		Pay on signature of Pres. and Treas.
"	Feb. 29, '88		
"	Jan. 4, '88		
"	Dec. 23, '87		
"	Mar. 17, '88		
"	Oct. 23, '88		
"	June 15, '98		In trust for son Willie.
"	Nov. 24, '97		
"	Dec. 2, '87		
"	Aug. 4, '86		
"	May 4, '84		
"	Aug. 14, '84		
"	Jan. 29, '83		
"	Sept. 24, '85		
"	" 2, '86		Pay on three signatures.
"	May 5, '87		Pay also wife Caroline Hemelin.
"	Mar. 8, '87		
"	" 14, '87		

Montreal City and District Savings Bank—

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		$ cts.	$ cts.	$ cts.	
	Brought forward			77,778 88	
	Lymburne, J. G.			1 88	Montreal
	Lamontagne, Dolphis			1 59	"
	Lallemand, Amable			7 77	"
	Loranger, Edouard			5 69	"
	Lee, Samuel			1 41	"
	Leblanc, Eléonore, Mde Raymond			2 99	"
	Lamarre, Antoine			1 79	"
	Leverenzo, Herman			6 57	"
	Lachapelle, L. N.			2 97	"
	McArthur, Pat			1 98	"
	Madigan, James			2 05	"
	McNiece, Margaret, Mrs. J. Watson			2 06	"
	Mathew, Marie, Mde O. Lavigne			1 64	"
	McKeown, Richard			1 49	"
	Morin, P. J. G.			1 61	"
	McMullin, Mary Jane, Mrs. C. Black			2 39	"
	Mott, Arthur			1 59	
	Martial, Israël			53 85	
	Marchand, Jos			7 40	Rouse's Point
	Monohan, Alice			2 14	
	Meunier, Mathilde, Mde Plamondon			2 05	
	McClany, Mary Jane, Mrs. Joslin			1 92	
	McRae, Catherine, Mrs. Reid			1 95	
	Morel, Honoré			1 83	
	Maheux, Michel			1 30	
	McGregor, George			2 25	
	McClymont, James G.			1 34	
	Martin, Azilda, Mde Levesque			3 18	
	Martel, Emélie			6 48	
	Mesnard, J. M.			2 71	Montreal
	Mireault, Elodie, Mde D. Granger			1 32	
	Mohan, Wm			4 18	Montreal
	Martin, Pitre			1 34	
	Métayer, Cordelia, Mde B. Gauthier			9 50	Montreal
	McFarlane, Margaret			6 60	"
	Major, Théophile			1 45	"
	Moquin, Hormisdas			1 35	"
	Mitchell, Arthur			1 63	"
	Marling, Mary, Mrs. J. Denister			1 42	"
	Monette, Alphonse			4 89	
	McMahon, Bridget			15 00	
	McKinley, John			3 01	Montreal
	Maisonneuve, Hilaire			3 10	"
	Marquis of Lorne (A.O.F.)			2 80	Côte St. Paul
	Major, Antoine			3 15	Montreal
	McCuaig, Robert			2 55	"
	Mallette, Q.			2 49	"
	McGibbon, John			80 15	
	Mitchell, Heloise			4 06	Montreal
	Moodie, Walter			6 62	
	Marin, Alphonse			2 66	Montreal
	Mullin, Thos			1 84	"
	Martin, Carrie W.			1 70	"
	Michaud, Cleophas			1 61	"
	Carried forward			78,079 17	

SESSIONAL PAPER No. 7

Banque d'Economie de la Cité et du District de Montréal.

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	Month Year		
Notre Dame, West Branch	Nov. 2, '87		
"	Dec. 23, '86		
"	Apr. 11, '99		
"	" 13, '99		
"	May 13, '98		
"	June 26, '99		
"	Feb. 8, '99		
"	July 20, '98		In trust for son William.
"	" 10, '99		
"	Dec. 30, '79		
"	Apr. 25, '84		
"	Oct. 29, '85		
"	Apr. 3, '86		
"	Aug. 8, '85		
"	Mar. 11, '89		
"	June 3, '89		
"	Mar. 19, '90		
"	July 22, '90		
"	Sept. 21, '91		
"	Mar. 31, '91		In trust
"	July 16, '90		
"	Aug. 20, '90		
"	May 17, '92		
"	Aug. 13, '92		
"	Feb. 9, '92		
"	Nov. 20, '93		
"	Aug. 30, '93		
"	Sept. 25, '94		In trust for son A.
"	Nov. 9, '94		
"	Sept. 17, '94		
"	Apr. 30, '94		
"	Dec. 20, '95		
"	Oct. 29, '95		
"	Nov. 12, '95		
"	May 7, '96		
"	Oct. 5, '96		Proc. à son épouse Martine
"	Mar. 30, '96		
"	Jan. 18, '97		
"	Dec. 30, '97		
"	Jan. 4, '76		
"	Apr. 23, '84		
"	Feb. 10, '87		
"	Oct. 14, '87		
"	July 19, '83		
"	Sept. 5, '82		
"	May 3, '82		
"	Oct. 30, '86		
"	Sept. 3, '81		
"	Oct. 1, '87		
"	Oct. 23, '86		
"	Mar. 1, '98		
"	June 10, '82		
"	" 7, '86		
"	Aug. 29, '85		

Montreal City and District Saving Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			78,079 17	
	Mullin, Thomas			1 93	
	Mullin, Thomas			1 87	
	Magnau, Beloni			1 76	Montreal
	Martinelli, Edouard			300 06	"
	Maisonneuve, Hormisdas			3 36	
	McGillis, Flora, Mrs. H. Murphy			2 41	
	Moisey, Thomas			1 15	Montreal
	Monette, Colombe			2 62	"
	Nulty, Annie			1 94	
	Narbonne, J.			4 85	
	Noël, Marie, Mde C. Wilson			29 91	
	Nicholls, Revd. John			2 90	Montreal
	Nantain, Georgiana, Mde S. St. Pierre			10 11	St. Sulpice
	Nulty, James			3 37	Montreal
	Normandin, Antoine			33 26	"
	Normandin, Daura			34 62	"
	Neville, Geo. A			1 27	
	Ouellette, Thomas			1 46	Montreal
	Orr, John			1 88	"
	Olympic, Pavillon			1 61	
	Ouellette, Pierre			1 73	Montreal
	Ouimet, Philippe			1 70	
	O'Reilley, Wm. P.			1 32	Montreal
	Ostel, J. B			2 37	"
	Owler, Maggie, Mde. E. Bolduc			3 26	
	Payette, Clarisse			1 40	Montreal
	Pepin, Alfred			5 51	"
	Presseau, Nicholas			1 58	"
	Pringle, R. E. T			2 99	"
	Paradis, Joseph			1 36	
	Pollock, W			6 48	Montreal
	Pickering, Wm			4 06	
	Poitevin, Asilda, Dme. C. Verdon			7 43	
	Parker, Delphina			3 56	
	Poirier, Léonide, Mde. N. Prudhomme			2 83	
	Pelletier, Elzéar			1 96	
	Phaneuf, Gédéon			5 26	
	Papineau, Anatole			14 53	
	Paré, J. O			2 83	Montreal
	Paquin, Georgiana, Mde. A. Bélair			3 35	"
	Prevost, Leandre			1 26	"
	Payment, Emélie,			1 47	"
	Pilon, Alexandrina, Mde. A. Laurence			1 65	"
	Pietrie, Frederick A			5 51	"
	Polworth, Jennie, Mrs. A. Lajeunesse			5 54	"
	Patenaude, Antoinette, Mde. H. Bruneau			2 91	"
	Pywell, John			2 43	"
	Paradis, François			12 02	Lachine
	Porcheron, Edmond			5 46	Montreal
	Paquette, Rosario			2 39	"
	Carried forward			78,637 66	

Banque d'Economie de la Cité et du District de Montréal.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Notre Dame, West Branch..	July 15, '85		
"	Sept. 24, '84		
" ..	Apr. 18, '88		
"	Dec. 23, '99		
" ...	Apr. 28, '99		
"	Jan. 15, '98		
"	Feb. 27, '99		
" ...	Dec. 7, '98		
" ..	Apr. 8, '89		
"	Nov. 7, '85		
"	June 3, '91		
"	May 31, '82		
"	Mar. 26, '96		
"	July 22, '84		
"	June 15, '98		Pay also Geo. W.
"	" 15, '98		
"	Nov. 2, '99		
"	Oct. 15, '79		
" ...	Mar. 6, '88		
"	May 12, '91		Pay on P. Larin's signature.
" ...	Jan. 5, '88		
"	Aug. 17, '93		
"	Dec. 21, '97		
"	June 24, '80		
" ...	Oct. 31, '98		
"	May 4, '85		
"	" 11, '89		
"	Mar. 2, '88		
"	Dec. 24, '89		
"	Nov. 24, '90		
"	May 23, '89		
" ..	Oct. 22, '90		
"	Jan. 10, '91		Power of Attorney to husband.
"	" 2, '91		
"	Sept. 25, '91		In trust.
" ...	Nov. 12, '90		
"	Oct. 25, '90		
"	July 6, '92		
"	Jan. 23, '93		
"	Mar. 23, '95		
"	April 8, '95		
"	Mar. 1, '95		
"	Nov. 27, '96		
"	Jan. 4, '76		
"	Sept. 20, '76		
"	June 17, '81		
"	" 28, '86		
"	July 20, '85		
"	June 25, '87		
"	May 7, '86		

Montreal City and District Saving Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			78,637 66	
	Palos, Pierre			2 88	Montreal
	Pominville, Frs			3 60	"
	Perigo, Hy			1 33	"
	Pellerin, M. Lse., Mde. Sawyer			8 82	
	Paquette, Georgiana			15 76	
	Perras, Eliza, Mde. Vve. J. Lussier			17 80	
	Pilon, Doria			1 27	Montreal
	Paré, Samuel			2 60	"
	Payment, Hermas			1 73	
	Portelance, Wilfrid			1 76	Montreal
	Patenaude, Elzear			1 88	"
	Pelletier, Délima			1 99	"
	Poirier, Regis			2 09	Coteau St. Pierre
	Pilon, Azilda, Mde. Jos. Ranger			46 58	
	Pride, Florence			2 30	Montreal
	Pettegrew, J. C			3 23	
	Parent, Théophile			1 55	Blue Bonnets
	Quintal, Délima, Mde. C. Sicotte			8 84	Montreal
	Quinn, Annie			2 38	"
	Quinn, John			100 99	
	Quinn, W. J			1 79	Montreal
	Rivet, W. B			1 72	"
	Rankin, D. W			1 59	"
	Roy, Adolphe			1 55	"
	Roberts, J. H			5 74	"
	Rodgers, Catherine			5 47	
	Rodier, Edmond			1 87	Montreal
	Ratte, Jos			2 77	
	Robitaille, Gonzague			1 34	Cote St. Luc
	Ratelle, J. B			6 54	
	Rhéaume, D. T			2 56	
	Roberge, A. W			9 66	
	Ratté, Godfroi			1 81	Montreal
	Rae, Jenny, wid. A. Power			1 36	"
	Rawson, Richard			4 75	"
	Rufiange, Marie, Vve Ant. Lalumière			1 77	"
	Rivell, Lawrence			2 57	"
	Ritcher, Wm			4 72	"
	Richard, F. A			2 49	"
	Rousseau, Eustache			4 79	Hemmingford
	Robertson, James S			3 95	Montreal
	Robertson, Joseph			2 56	"
	Reilley, Margaret, Mrs. G. Williams			2 34	
	Richard, Wilfrid			5 30	Montreal
	Richard, Geo			2 76	"
	Richelieu, Henriette, Mde. J. Barry			3 14	"
	Rodger, James			4 01	"
	Robillard, Sara, Mde. Cardinal			9 97	
	Rossiter, Mary			2 05	
	Ryan, Jeremiah L			58 22	
	Robert, Ovila			1 38	Montreal
	Raymond, Olive			1 78	"
	Roy, Louis			1 47	"
	Rivet, Sophie			1 83	"
	Carried forward			79,034 66	

SESSIONAL PAPER No. 7

Banque d'Economie de la Cité et du District de Montréal.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Notre Dame, West Branch	May 31, '87		
"	April 5, '88		
"	Mar. 22, '88		
"	April 25, '97		Proc. à son mari Narcisse Sawyer.
"	Oct. 11, '98		
"	Nov. 3, '98		
"	Aug. 10, '98		
"	Dec. 23, '97		
"	Oct. 23, '83		
"	July 1, '83		
"	Jan. 8, '84		Décédé.
"	Mar. 9, '88		
"	Dec. 24, '88		
"	Aug. 11, '99		
"	Sept. 27, '99		
"	Nov. 7, '98		
"	May 24, '98		
"	Dec. 12, '83		
"	Mar. 23, '87		
"	April 19, '98		
"	July 24, 83		
"	April 16, '85		
"	July 19, '87		
"	Aug. 16, '87		
"	July 2 , '89		
"	Oct. 1, '91		
"	Jan. 16, '91		
"	Aug. 10, '91		
"	" 1, '92		
"	April 10, '94		
"	Nov. 9, '94		
"	Sept. 9, '95		
"	April 8, '95		
"	May 5, '96		
"	Feb. 10, '85		
"	May 31, '97		
"	Aug. 13, '73		
"	July 7, '74		
"	May 17, '85		
"	April 23, '84		
"	Mar. 28, '84		
"	" 8, '85		
"	May 3, '84		
"	Oct. 8, '85		
"	Sept. 16, '86		
"	May 7, '86		
"	Sept. 24, '88		
"	April 9, '96		
"	June 16, '98		
"	April 7, '98		
"	" 25, '98		
"	Aug. 8, '79		
"	Nov. 29, '79		
"	Dec. 30, '83		

Montreal City and District Savings Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			79,034 66	
	Ross, Wm			7 79	Montreal
	Rodier, J. A			1 19	"
	Robillard, Evélina, Mde. G. Charlebois			5 73	"
	Rousseau, Denis			1 24	"
	Roy, Delima			88 00	"
	Racette, Poch			116 21	
	Simpson, Elizabeth, Mrs. B. Lamb			2 30	
	Simard, Zéphirin			4 73	Montreal
	Sutherland, Ruth, Mrs. Conway			2 31	"
	Smith, Samuel			1 62	"
	St. Maurice, Théophile			1 65	"
	Schammel, Frank			3 55	"
	Sheridan, Michael F			1 90	
	Schawtz, Julie			2 25	
	Sarault, Berthe			1 59	
	Shepstone, Elizabeth			8 70	Montreal
	Sheridan, James			11 34	
	Smith, Harry			1 73	St. Lambert
	Sauvé, dit Lapointe, Odilon			1 96	Montreal
	Sunnock, Nellie			16 20	
	St. Germain, Philomène			55 46	
	Sweeney, Con			1 40	
	St. Amand, Rosina			197 28	Montreal
	Southerne, Fred			1 34	"
	St. Pierre, Zotique			1 25	"
	St. Marie, Gustave			1 24	"
	St. Germain, Cyrille			3 53	
	Sauvé, Athela, Mde. A. Lauzon			1 38	Montreal
	Sicotte, Denise			213 06	St. Rémi
	Shepherd, Ethel			3 29	Montreal
	Seguin, Fréderica			1 32	
	Shepherd, Wm			4 13	
	Tyerner, Elie			1 76	Montreal
	Tremblay, Ferdinand			2 28	"
	Trépanier, Pacifique			1 39	
	Turner, Thomas			3 40	Montreal
	Tremblay, Jos			6 20	
	Thivierge, Bazile			2 25	Montreal
	Tremblay, Eugène			2 44	"
	Thompson, Robt			1 64	
	Thompson, Thomas			1 37	Montreal
	Thompson, Harriet			1 31	"
	Théraux, Josephine			1 41	"
	Taillefer, Alex			1 31	"
	Torrance, W. F., and Reid, Thos			1 63	"
	Tierney, Francis			1 18	"
	Trottier, J. A			4 43	
	Tourville, Louis			10 59	Montreal
	Trépanier, Onésime			3 65	"
	Truax, Mable, Mrs. M. Foley			1 53	
	Thériault, Ovila			1 18	
	Taillefer, Eliza, Mde T. Léroux			3 02	
	Thériault, Léa			47 61	Montreal
	Taillefer, Eliza			1 37	"
	Carried forward			79,904 28	

Banque d'Economie de la Cité et du District de Montréal.

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	Month Year		
Notre Dame, West Branch	April 30, '98		
"	" 22, '99		
"	Dec. 5, '99		
"	Nov. 28, '98		
"	July 26, '99		
"	Nov. 28, '99		
"	July 19, '82		
"	Oct. 23, '85		
"	Sept. 9, '84		
"	May 15, '86		
"	Dec. 29, '87		
"	June 24, '91		
"	May 14, '91		
"	April 24, '88		
"	Jan. 8, '90		
"	" 18, '93		
"	" 16, '92		Dead.
"	Mar. 13, '93		
"	" 6, '93		
"	Oct. 18, '93		
"	Aug. 16, '95		
"	June 15, '96		
"	Oct. 20, '97		
"	May 20, '97		
"	Jan. 15, '97		
"	Sept. 7, '98		
"	May 9, '98		
"	April 25, '99		
"	" 11, '99		
"	Nov. 15, '99		
"	" 13, '99		
"	Oct. 30, '99		
"	April 3, '88		
"	" 29, '89		
"	Oct. 30, '91		
"	Dec. 27, '90		
"	Aug. 14, '90		
"	Oct. 12, '92		
"	Nov. 12, '94		
"	May 18, '94		
"	Oct. 12, '95		
"	" 23, '96		
"	Dec. 19, '96		
"	Sept. 26, '96		
"	June 18, '98		Pay on joint signatures.
"	Aug. 3, '98		
"	" 8, '83		
"	Oct. 11, '85		
"	May 10, '98		
"	Aug. 21, '97		In trust for Ethel Foley.
"	Jan. 12, '99		Proc. à épouse Maria Moutis.
"	Oct. 31, '99		
"	Jan. 7, '99		
"	April 1, '99		

Montreal City and District Saving Bank—

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		$ cts.	$ cts.	$ cts.	
	Brought forward			79,904 28	
	Venne, Moïse			1 77	Montreal
	Verdon, Israël			1 71	
	Vincent, Maxime			2 10	Côte St. Paul
	Vanier, Aleda			2 69	Montreal
	Verdon, Laurent			4 73	
	Valiquette, Isidore			2 54	Montreal
	Varin, Eugénie, Mde Desjardins			5 16	"
	Vernier, Julie, Mde Thérrien			1 61	"
	Verner, François			1 61	Chambly Basin
	Vauthier, Caroline			16 53	Montreal
	Vineberg, Isaac			8 56	
	Vallieres, Adélard			1 15	St. Bruno
	Verdau, Ludivine, Mde Ls. Veuve			5 86	Montreal
	Williams, Geo			1 35	
	Wall, Michael James			1 46	
	Wahlton, Lydia			1 40	
	Woodhead, Maria			2 26	Montreal
	Wiggins, Rebecca			8 08	"
	Watterson, Robert			3 95	"
	White, Mary			2 35	
	Wilskam, S. Charles			6 39	Montreal
	Willock, David			16 79	"
	Watson, John			2 82	
	Waters, Rosie, Mrs. J. C. Taylor			1 36	Montreal
	Yoffer, Alex			5 66	
	Wilson, Maggie, Mrs. J. B. Beauchamp			22 42	
	Ward, Annie, Mrs. W. T. Whitehead			66 31	
	White, Frederick R.			5 74	2624 Ste. Catherine
	Wright, Jos. M			1 31	
	Wilkes, Cybella C., Mrs. W. D. Lighthall			1 73	12 Stanley
	Woodhouse, James			3 14	60 City Councillor's
	Watson, Carrie, Mrs. Chas. Evans			1 54	475 Lagauchetière
	White, Sarah, wid. Stephen H. Taylor			3 30	112 St. Mathieu
	Walsh, John E.			1 28	26 St. Sacrement
	Ward, Alice, Mrs. Hy. Hadley			20 76	945 Wellington
	Williams, Walter			2 01	207 St. James
	Aubertin, Thomas			15 14	Boucherville
	Asselin, François			2 09	247 Frontenac
	Allan, Richard Lester			1 72	
	Allard, Angélina			13 53	218 Desery
	Beaudry, Auguste			6 44	Longueuil
	Bachaud, Bruno			3 59	Boucherville
	Burger, Frank			3 64	727 Frontenac
	Brissette, Alexandre			1 56	31a Dufresne
	Beaudry, Euphémie, Mde. O. Gauthier			5 36	245 Iberville
	Benard, Octave			1 90	Boucherville
	Bonenfant, L. A			1 93	34 Fullum
	Barker, James			1 75	33 Erie
	Brosseau, Léocadie			14 69	Montreal
	Brunelle, Frs. Xavier			9 68	Maisonneuve
	Carried forward			80,226 73	

Banque d'Economie de la Cité et du District de Montréal.

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	Month Year		
Notre Dame, West Branch	April 20, '89		
"	May 14, '90		
"	Jan. 30, '84		
"	Aug. 16, '95		
"	Jan. 3, '98		
"	May 2, '81		
"	Feb. 18, '86		In trust for son Raoul Varin.
"	April 10, '85		
"	Aug. 11, '87		
"	July 31, '99		
"	April 1, '99		
"	" 28, '99		
"	Oct. 30, '99		
"	Dec. 13, '89		
"	May 19, '92		
"	June 11, '92		
"	Nov. 2, '94		
"	July 14, '80		
"	Sept. 8, '87		
"	Feb. 28, '88		
"	Dec. 14, '88		
"	Sept. 16, '87		Pay also wife Catherine McCallum.
"	Jan. 27, '90		
"	Dec. 18, '99		
"	May 20, '91		
Head Office.	Sept. 5, '95		
"	May 31, '95		In trust for son Thomas Ross Whitehead.
"	Sept. 25, '95		
"	May 14, '95		
"	Mar. 18, '95		
"	Oct. 9, '95		
"	Sept. 16, '95		
"	Jan. 28, '95		In trust.
"	Nov. 13, '95		Curator estate Jas. E. Walsh.
"	Sept. 30, '95		
"	July 30, '96		
Notre Dame E.	May 31, '97		
"	Oct. 31, '94		
"	April 15, '85		
"	Aug. 26, '97		
"	Oct. 29, '95		
"	Dec. 1, '88		
"	June 25, '88		
"	Aug. 24, '89		
"	Mar. 8, '93		
"	Aug. 15, '97		
"	April 30, '94		
"	Sept. 18, '95		
"	Mar. 12, '98		
"	Oct. 29, '98		

Montreal City and District Saving Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			80,226 73	
	Brossard, Alphonse			2 21	St. Hubert
	Beaudry, Narcisse			5 22	637 Notre Dame
	Bennett, Mary A., Mrs. A. Pring			45 53	89 Marlborough
	Bougie, Frédéric			4 82	140 Dufresne
	Cook, Daniel			15 86	Cotton Mills
	Carbonneau, Célina			2 45	66 Ste. Catherine
	Christin, Joseph			1 85	Maisonneuve
	Charretier & Morrissette			3 10	Montreal
	Chevrot, Noël			1 57	
	Chaussé, J. A			1 61	193 Iberville
	Corbeil, Julie			2 61	546 Notre Dame
	Coderre, Emile			1 49	179 Fullum
	Cochrane, Jane, Mrs. A. C. Brecknet			10 45	69 Dorchester
	Corbeil, Anastasie, wid. L. Gratton			3 63	20 Elizabeth Lane
	Cameron, Angus			1 43	727 Notre Dame
	Cronan, Mary, Mrs. M. O'Neil			3 59	229 Iberville
	Chaput, Rodrigue			1 44	St. Léonard
	Chevalier, Alphonse			3 75	213 Frontenac
	Collin, Marie, Mrs. T. Bélanger			360 98	Berlin Falls, N.H
	Desmarteau, Wilfrid			3 04	Boucherville
	Dupont, Adolphe			1 35	Montreal
	Dufort, Médéric			1 27	603 Ontario
	Delisle, John			3 59	Montreal
	Daunais, Charles			2 95	255 Frontenac
	Dufresne, Amédée			4 74	East Bolton
	Daigneault, Euclide			1 79	191a Poupart
	Daigneault, Toussaint			1 32	Longueuil
	Dufort, Ephrem			1 77	653 Notre Dame
	Emard, J. U			122 43	Montreal
	East End Workmen's B. Society			3 30	"
	East End Baptist Tabernacle			1 32	"
	Favreau, Marie, Mrs. N. Senécal			3 25	51 Dufresne
	Frenette, Laura, Mde O. Julien			16 91	Montreal
	Flaherty, M. P			3 96	57 Moreau
	Forest, Euclide			2 72	Longue Pointe
	Groleau, Ovila			4 41	189 Notre Dame
	Gauthier, Télesphore			13 80	603 Ontario
	Greatorex, Sarah			387 80	47 Clarence
	Gannon, T. P			1 78	16 Rousseau
	Groulx, Flavie, Mrs. Basile Piché			2 62	362 Frontenac
	Gagné, Joseph			2 06	590a Fullum
	Harriss, John			1 95	803 N. Dame
	Hall, Elisa, Mrs. Alex. McKay			1 44	17 Parthenais
	Houde, Théophile			1 26	30 Fullum
	Hull, May			1 45	750 N. Dame
	Harvey, George			1 63	47 Parthenais
	Hebert, Louis			1 12	Ste. Julie
	Hamilton, Jane, Mrs. S. Smiley			106 19	St. Eustache
	Jodoin, Orphia, Mrs. Euclide Jodoin			2 18	669 Ste. Catherine
	Knights of Labor, Black Diamond (Ass.)			1 36	Chaboillez Square
	Latreille, Delphis			1 55	741 Ontario
	Carried forward			81,408 63	

SESSIONAL PAPER No. 7

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	Month Year		
Notre Dame, E..	June 15, '97		
" ..	Nov. 10, '99		
" ..	Sept. 6, '99		
" .	April 8, '99		
" ..	May 29, '89		
" ..	Nov. 25, '90		
" ..	Jan. 20, '89		
" ..	May 21, '87		
" ..	April 19, '89		
" ..	Feb. 27, '91		
" ..	Mar. 25, '97		
" ..	" 22, '92		
" ..	May 5, '94		
" ..	June 5, '98		
" ..	Oct. 3, '92		
" ..	Aug. 6, '86		
" ..	April 26, '87		
" ..	Nov. 3, '99		
" ..	Dec. 31, '98		
" ..	Nov. 2, '96		
" ..	Sept. 13, '91		
" ..	Mar. 3, '94		
" ..	Sept. 17, '90		
" ..	Nov. 20, '94		
" ..	Jan. 2, '96		
" ..	" 14, '99		
" ..	Oct. 28, '99		
" ..	" 21, '99		
" ..	Sept. 20, '97		In trust.
" ..	April 16, '89		
" ..	May 7, '97		
" ..	Jan. 1, '99		
" ..	Oct. 3, '96		
" ..	Dec. 1, '88		
" ..	April 20, '88		
" ..	June 1, '96		
" ..	May 20, '97		
" ..	" 25, '98		
" ..	" 28, '88		
" ..	April 29, '91		
" "	Aug. 22, '99		
" "	Sept. 3, '95		
" "	" 14, '98		
" "	June 24, '96		
" "	Nov. 7, '92		
" "	Sept. 25, '95		
" "	" 18, '99		
" "	" 8, '99		
" "	Dec. 26, '95		
" "	Apr. 8, 96		
" "	Oct. 29, '88		

Montreal City and District Saving Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			81,408 63	
	Lalumiere, Agnes, Mde. L. Bertz			10 43	Longueuil
	" " "			22 26	"
	" " "			22 26	"
	Lafleur, Omer			2 18	53 Frontenac
	Laroche, Henri			1 39	227 De Montigny
	Leger Edouard M.			3 65	46 Dufresne
	Leonard, Aimie			1 59	735 N. Dame
	Lynn, Charles			7 93	Longueuil
	Lahaise, Narcisse			1 98	St. Leonard
	Lamarre, Françoise, Wid. J. Hurteau			10 26	Longueuil
	Lamarre, Amanda, Mrs. Chs. Pratt, M.D			2 57	"
	Lafortune, Alfred			1 21	St. Hubert
	Lefebvre, Emélie, Mrs. D. Dufresne			6 10	East Bolton
	Lauzon, Albert			2 80	180 Lafontaine
	Lacroix dit Langevin, Louis			2 88	Maisonneuve
	Lafranchise, Virginie, Mde T. Watson			1 94	45 Dufresne
	Longpre, Alfred			1 29	19 "
	Larin, Joseph,			5 72	Maisonneuve
	Lalumière, George			1 15	St. Bruno
	Lacoste, Richard			5 82	St. Hubert
	Laurence, Alice			1 73	670 Sherbrooke
	Landry, Joseph			1 24	736 Ontario
	Lecky, Chs. F			1 44	13 Marlborough
	Marcoux, Ferdinand			1 35	8 Dufresne
	Malo, Louis			2 18	Beloeil
	Mitchell, Francis			2 19	29 Dorchester
	Mitcham, Harriet			13 03	91 Ibervllle
	McCowan, Andrew			3 91	28 Marlborough
	Mercure, F. N.			1 37	720 Ste. Catherine
	Morin, Gaudias			1 70	64 Dufresne
	Mathieu, Mary, Mde P. Beyard			2 60	175 "
	McKenna, Michael			2 45	712 Ste. Catherine
	Mitron, Joseph			4 78	154 De Montigny
	Martin, Amable			4 40	73 Desery
	Morin, Alphonse			3 04	745 De Montigny
	O'Brien, Patrick			2 91	63 Papineau Square
	Ouellette, Emma, Mrs. Avila La-Pointe			1 15	Montreal
	Perrier, Silibert			1 57	101 De Montigny
	Plante, P. Celestin			1 49	259 Logan
	Perreault, Arthur			1 80	713 Ste. Catherine
	Patenaude, P			2 96	Longueuil
	" Basile			2 03	775 Papineau
	Rioux, Alma, Mrs. A. Roy			1 85	218 Frontenac
	Ramsay, Joseph H			2 40	
	Racicot, Charles			1 41	35 Dufresne
	Robert, Emile			2 24	Boucherville
	Seur, Jean de Marie			9 03	160 Fullum
	Smith, J. Allen			3 90	751 N. Dame
	" Sarah, Mrs. Alex. Bissette			1 24	Maisonneuve
	Stnart, Louise, Mrs. Nap. Provost			11 92	
	Carried forward			81,619 35	

SESSIONAL PAPER No. 7

Banque d'Economie de la Cité et du District de Montréal.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Notre Dame East	Oct. 26, '96		
" "	July 8, '96		In trust.
" "	" 8, '96		"
" "	Jan. 12, '91		
" "	" 3, '93		
" "	June 16, '98		
" "	May 23, '99		
" "	Jan. 31, '98		
" "	Nov. 18, '99		
" "	Dec. 1, '97		
" "	April 1, '99		
" "	Dec. 7, '97		
" "	Jan. 3, '96		
" "	Sept. 28, '97		
" "	Dec. 9, '92		
" "	July 14, '88		
" "	Oct. 30, '97		
" "	July 29, '93		
" "	April 7, '99		
" "	Aug. 2, '99		
" "	July 10, '99		
" "	Aug. 25, '99		
" "	Dec. 21, '99		
" "	May 18, '89		
" "	Oct. 27, '97		
" "	Sept. 10, '97		
" "	Jan. 28, '90		
" "	Oct. 23, '97		
" "	Feb. 2, '98		
" "	Jan. 2, '96		
" "	May 8, '92		
" "	June 21, '98		
" "	Nov. 7, '99		
" "	Sept. 29, '99		
" "	" 14, '99		
" "	Oct. 9, '91		
" "	Aug. 8, '99		
" "	May 18, '94		
" "	Dec. 22, '90		
" "	Oct. 24, '96		
" "	" 24, '99		
" "	July 5, '99		
" "	Oct. 4, '97		
" "	June 10, '86		
" "	Nov 4, '88		
" "	Oct. 31, '87		
" "	Mar. 18, '96		In trust.
" "	July 11, '91		
" "	Sept. '1, 98		
" "	Nov. 19, '98		In trust.

Montreal City and District Saving Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			81,619 35	
	St. Martin, François			1 70	719 N. Dame
	Sicotte, Napoléon			1 22	Boucherville
	Stuart, Exilda, Mde J. U. Emard			51 52	748 N. Dame
	Smiley, Jennet			12 75	St. Eustache
	Tone, Alice			6 25	199 Notre Dame
	Trudeau, Augustine			1 77	Longueuil
	Taylor, Mary Jane			1 58	30 Fullum
	Thompson, Wm. Henry			1 67	347 N. Dame
	Trudel, Tancrède			1 89	593 "
	Vinette, Jean-Bte			2 36	Pte aux Trembles
	Valiquette, Jean-Bte			5 68	
	Veronneau, Hermènégilde			1 15	Boucherville
	Vollar, F. Annie, Mrs. Wid. Hy, Cole			1 22	527 Drolet
	Wolstenholme, John			1 81	24 Munro Lane
	Wiseman, Elizabeth, Mrs. J. L			3 26	St. James St
	Wilkins, Annie, Mrs. Dr. Geo,			22 78	856 Dorchester
	Weir, Robt. Stanley			7 78	18 McKay
	Whitton, Elizabeth, Mrs. John Evans			1 80	210 St. James
	Wright, Lorne			2 55	571 Seigneurs
	Wight, Norman			40 87	70 Tupper
	Wells, Alfred C			2 11	468 Victoria Avenue West
	Wilson, Mary V			2 78	
	Waters, Jennie			2 33	Cièdres
	Walker, jr., James			84 66	23 Durocher
	Weir, Frank M			4 55	
	Walker, James			26 21	391 Pine Ave
	Wilson, Martha B			12 56	Hawick, P. Q
	Wilson, John Chs			2 85	
	Walker, Robt			3 94	
	Warren, Jos. A			2 01	12 St. Justin
	Woody, Mathias			73 76	Terrebonne
	Wilson, Margaret I			65 29	Norwich, Que
	Walder, Emile			1 22	Marieville
	Walker, Fred. J			2 57	3108 Ste. Catherines
	Wiseman, Joseph L			6 67	Outremont
	Wyatt, C. O			1 31	96 University
	Wood, Wm. A			3 13	101 Bleury
	Wener, Jacob			2 70	393 St. Paul
	Willis, Chs. R. & Griffiths, Chs			46 96	
	Wynnes, Mary A., Mrs. J. Smith			8 90	41 St. Antoine
	Wray, George H			14 34	1750 Notre Dame
	Wray, George H			14 34	"
	Wynnes, Mary A., Mrs. J. Smith			15 14	41 St. Antoine
	Welch, Percy M			2 79	252 Richmond
	Whyte, William J. and Sister Ellen			27 79	477 St. Urbain
	Whitley, Fred			42 12	20 Fort
	Warroquier, Thomas			113 08	115 St. Paul
	Andrews, Mary, Mrs. B. Carroll			353 48	Montreal
	Anderson, Wm			1 63	"
	Armstrong, Hy. & Cath. McCarthy			5 12	"
	Burns, Patrick			3 96	"
	Carried forward			82,741 26	

SESSIONAL PAPER No. 7

Banque d'Economie de la Cité et du District de Montréal.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Notre-Dame E.	Dec. 10, '85		
" "	July 22, '97		In trust for son Paul.
" "	Feb. 13, '99		In trust.
" "	Sept. 8, '99		
" "	July 5, '89		
" "	May 16, '93		
" "	Oct. 30, '93		
" "	Aug. 27, '85		
" "	Sept. 30, '86		
" "	May 31, '97		
	July 27, '85		
" "	Sept. 26, 99		
" "	Dec. 31, '98		
" "	June 26, '99		
Head Office	Sept. 23, '96		
"	May 26, '94		
"	Dec. 16, '96		
"	Apr. 21, '96		
"	June 25, '96		In trust.
"	Feb. 13, '96		
"	May 12, '96		
	Dec. 24, '96		
"	Nov. 17, '96		
"	May 16, '96		In trust for son James J.
	Jan. 17, '96		
"	May 6, '96		In trust for daughter Gertrude Marie Louise.
"	Jan. 15, '97		
	May 26, '97		
	Aug. 30, '97		In trust estate T. Miller.
"	July 7, '93		
"	Dec. 30, '97		
"	Sept. 13, '97		
"	Aug. 16, '97		
"	Apr. 12, '97		In trust for daughter Hazel, Aubrey Walker.
"	Nov. 5, '97		
"	" 4, '97		
"	Sept. 10, '97		
"	Apr. 15, '97		
	Mar. 25, '97		In trust for canton No. 1, Mt. Royal.
"	Jan. 4, '98		In trust for Forest Smith.
"	Oct. 1, '98		In trust for daughter Jane Elizabeth.
"	" 1, '98		In trust for daughter Ethel Grace.
"	Jan. 4, '98		In trust for daughter Hilda.
"	Oct. 14, '98		
"	Mar. 22, '95		In trust (Ellen Whyte dead.)
"	Nov. 5, '98		In trust for son H. Edgar.
"	Apr. 19, '98		
Pt. St. Charles.	May 21, '96		
"	Feb. 27, '95		
"	May 30, '89		
"	Dec. 11, '78		

Montreal City and Disirict Savings Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			82,741 26	
	Barclay, John			4 73	Montreal
	Buckley, Michael			3 81	Not known
	Bernard, H. L. & Sarah Frank			2 21	Montreal
	Berry, Alice & Mrs. W. Collinson			2 83	"
	Buchanan, Agnes			3 17	"
	Brisset, Rev. H.			3 43	"
	Bonin, Rev. Jas.			4 43	"
	Blanchard, Sophranie			8 24	"
	Boisvert, Arthur			3 98	"
	Birse, Elizabeth. Mrs. T. Riddell			3 70	"
	Boisvert, François			178 57	"
	Beaulieu, Godfroi			2 20	"
	Boyce, John			2 27	"
	Brown, Lizzie, Mrs. D. M. Johnson			56 19	"
	Courville, Nares			1 87	"
	Chisholm, Alex			6 07	"
	Couray, Henry			2 04	"
	Collins, Thomas			3 47	"
	Cahill, Michael			11 64	"
	Cormer, Chas			2 92	"
	Crevier, Albina, Mad. E. Beaubien			4 93	"
	Chaquette, Azarie			5 92	"
	Cranshaw, John			39 02	"
	Clarke, Michael			13 10	"
	Curran, Bridget			1 81	"
	Curtis, Fred			11 55	"
	Calfer, E. J.			14 49	"
	Dickson, George			4 89	"
	Dostalier, Dr. L. J. A.			13 17	"
	Dawse, Elizabeth, Mrs R. Lewis			1 44	"
	Drew, Mary Ann, Mrs. John Gleny			3 38	"
	Davis, Agnes, Mrs. W. Reid.			3 42	"
	Dalcour, Louis			23 94	Sault au Recollet
	Donohoe, W. J.			3 04	Montreal
	Dominque, Jean			376 75	"
	Dickson, Edith Jane			1 32	"
	Duclos, Virginie, Mde I. Lajoie			1 32	"
	Darlington, Wm			1 76	"
	Elliott, George			1 47	"
	Egan, Jas. P			33 29	Not known
	Edmonds, H. A.			5 94	"
	Egan, Mary			1 32	Montreal
	Foley, Maggie			1 76	"
	Foster, Mary			2 44	Not known
	Finlow, A. J.			3 45	"
	Fournier, J. M. & Julia DeLachorotière			7 43	Montreal
	Fitzpatrick P.			10 16	"
	Furness, Dr. J. C.			0 66	"
	Foley, Margaret, Mrs. Dan. Phillips			30 67	"
	Frevarrow, Annie			36 86	"
	Fury, Annie			11 85	"
	Farrar, Wm. S.			11 53	"
	Guilbert, Pierre			289 37	"
	Carried forward			84,622 48	

SESSIONAL PAPER No. 7

Banque d'Economie de la Cité et du District de Montréal.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Pt. St. Charles..	Oct. 6, '79		
" ..	Mar. 15, '94		
" ..	Dec. 15, '82		
" ..	May 17, '87		
" ..	July 13, '88		
" ..	May 14, '91		
" ..	Dec. 1, '93		
" ..	Feb. 23, '94		
" ..	Oct. 22, '97		
" ..	Apr. 16, '98		
" ..	Dec. 31, '99		
" ..	" 31, '99		
" ..	Apr. 8, '99		
" ..	Mar. 18, '99		In trust for son Mackenzie.
" ..	" 2, '87		
" ..	Feb. 28, '82		Tutor to A. Chisholm.
" ..	Sept. 30, '79		
" ..	Mar. 21, '85		
" ..	Jan. 12, '88		
" ..	May 7, '88		
" ..	July 5, '89		
" ..	Sept. 11, '91		
" ..	June 5, '91		In trnst for son John.
" .	Dec. 1, '98		
" ..	Jan. 1, '99		
" ..	Dec. 27, '99		In trust for son Herbert Fred.
" ..	Mar. 4, '99		In trust for nephew E. J. Calfer.
" ..	Dec. 1, '87		
" ..	July 8, '95		Dead. In trust for daughter Lucie.
" ..	Jan. 10, '93		
" ..	July 17, '94		
" ..	Jan. 13, '97		
" ..	Oct. 28, '98		
" ..	May 20, '98		
" .	Dec. 19, '98		
" ..	July 20, '99		
" ..	May 1, '99		
" ..	Dec. 31, '99		
" ..	May 17, '96		
" ..	Aug. 24, '87		
" ..	Jan. 5, '91		
" ..	" 9, '99		
" ..	Apr. 23, '94		
" ..	Dec. 11, '82		In trust for Henry McKay Foster.
" ..	Oct. 5, '86		
" ..	May 14, '93		
" ..	Feb. 22, '97		
" ..	Jan. 1, '99		
" ..	Dec. 31, '99		
" ..	Mar. 5, '95		
" ..	Aug. 21, '99		
" ..	" 28, '99		
" ..	June 30, '93		

Montreal City and District Saving Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			84,022 48	
	Gervais, Philomene, wid. P. Duquette			13 14	Montreal
	G.T.R. Rifle Association			1 76	"
	Glickman, Moses			2 36	"
	Godts, Rev. G			5 21	"
	Grace Church Band of Hope			4 27	"
	Gleason, Owen			1 19	"
	Gauthier, Lizzie, Mrs. C. Blain			1 55	"
	Gougeon, Virginie			287 49	"
	Gravel, Stanislas			1 72	"
	Gordon, Margaret, Mrs. J. Rennie			114 40	"
	Gagnier, Maria, Mde J. Descent			1 49	"
	Giroux, Adeli			1 17	"
	Hayden, Jas. E			2 66	"
	Hayden, Jas. E			1 28	"
	Hayden, Jas. E			1 28	"
	Highmore, Thos. & Sarah Smith			1 91	"
	Henault, J. H			12 83	"
	Hayes, Lucey			3 76	"
	Hellman, Wandah, Mrs. J. Patterson			1 65	"
	Hesse, Elizabeth, Mrs. W. Ennis			1 79	"
	Hicks, Fred			1 78	"
	Hunter, Wm. and Mary Reed			3 62	"
	Hayer, Mary, Mrs. A. Redshaw			76 27	"
	Johnson, Robert			2 39	"
	Jacques, Jos. O			1 47	"
	Jenkins, Beatrice			1 31	"
	Jones, Mary, Mrs. Thos. Ardagh			4 24	"
	King, Lizzie, Mrs. J. Small			2 21	"
	Riely, Catherine, Mrs. T. Callaghan			3 85	"
	Kennedy, J. T			3 39	"
	Kennedy, Peter and Joseph			13 81	"
	Kirkpatrick, Margaret, Mrs. R. Dunlop			1 76	Not known.
	Kenniston, Wm			1 21	Montreal
	Killaly, John			1 71	"
	Laliberthe, J. E			1 52	"
	Lafebvre, Magloire			143 70	"
	Lloyd, Thos			194 86	"
	Lafontaine Club			1 28	"
	Lafontaine, Joseph			6 14	"
	Laporte, Rosanna, Mrs. H. Corbell			1 59	"
	Larmonth, G. E			1 71	"
	Logan, Thomas			216 30	Vernet, Ottawa Co.
	Montreal Workingmen's Yearly Sick and Benefit Society			2 06	Montreal
	Moss, James			1 37	"
	Manhire, Charles			1 87	"
	Milton, Thomas			7 76	"
	Murray, Michael			454 91	"
	Malette, Eloi			1 52	"
	Malette, Marie Louise			1 48	"
	Moore, Sarah			7 11	"
	Carried forward			85,649 59	

SESSIONAL PAPER No. 7

Banque d'Economie de la Cité et du District de Montréal.

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	Month Year		
Pt. St. Charles..	July 17, '89		
" ..	Aug. 5, '96		
" ..	May. 16, '89		
" ..	Feb. 12, '94		In trust for Holy Family of Men.
" ..	May 21, '91		
" ..	Aug. 16, '97		
" ..	Mar. 15, '98		
" ..	June 30, '98		
" .	Dec. 1, '98		
" ..	Nov. 15, '99		
" ..	Jan. 9, '99		
" ..	Mar 16, '99		In trust for son Jules.
" ..	July 18, '95		In trust for son Ralph Booth.
" ..	" 18, '95		In trust for daughter Ethel Alena.
" ..	" 18, '95		In trust for daughter Lillie May.
" ..	Feb. 19, '84		
" ..	Nov. 17, '93		
" ..	May 19, '90		
" ..	Aug. 7, '94		
" ..	May 4, '94		
" ..	Dec. 15, '92		
" ..	" 31, '99		
" ..	July 26, '99		
" ..	Oct. 1, '86		
" ..	Feb. 18, '90		
" ..	Aug. 1, '93		In trust for daughter Nellie Bertha.
" ..	Sept. 4, '95		
" ..	" 5, '87		
" ..	June 14, '80		
" ..	Dec. 23, '95		
" ..	Jan. 11, '92		
" ..	Aug. 28, '82		
" ..	Feb. 14, '98		
" ..	Sept. 15, '99		
" ..	Aug. 27, '94		
" ..	Dec. 27, '90		Dead.
" ..	May 24, '92		
" ..	Feb. 18, '97		
" ..	Aug. 11, '97		
" ..	Jan. 9, '97		
" ..	Aug. 28, '98		
" ..	Oct. 25, '99		
" ..	" 23, '86		
" ..	Mar. 29, '93		
" ..	Oct. 11, '89		
" ..	" 19, '81		In trust.
..	Dec. 22, '96		
" ..	Jan. 7, '97		
" ..	Jan. 7, '97		In trust for son René.
" ..	Dec. 31, '99		In trust for daughter Julia.

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			85,649 59	
	Marcil, Marie			38 14	Montreal
	Noakes, Robt. & L. J			1 15	"
	Ouillete, Joseph			2 84	Lachine Road
	O'Hagerty, Ell'n, Mrs. J. McNamara			1 63	Montreal
	O'Connor, John			4 09	"
	O'Rorke, Thomas			7 76	"
	O'Brien, Chas. J			21 96	"
	Oakes, Florence			1 71	"
	Outram, Martha, Mrs. C. Carey			1 31	"
	O'Rourke, Marion			1 57	"
	O'Brien, Bridget, wid. J. Ryan			21 96	"
	Page, Philom., wid. Ed. Bourdeau			2 52	"
	Power, Annie			2 49	"
	Pew, John			2 19	"
	Power, Annie, Mrs. M. Gleason			1 74	"
	Powles, John B			16 98	"
	Pringle, Robt. Wm			2 53	"
	Phelan, Dan			1 38	"
	Paré, Gedeon			1 40	"
	Power, Annie, Mrs. T. Skelly			2 26	"
	Prendergast, Mart., Mrs. R. Pringle			1 74	"
	Power, L. J			1 46	"
	Pilon, Jos			1 88	"
	Parish, John			1 69	"
	Pratt, François			1 37	"
	Pepin, Joseph			3 46	"
	Purse, John B			5 50	Verdun
	Regan, James & Johanna			402 65	Montreal
	Rennie, Margaret, Mrs. A. Dowse			4 89	"
	Rogers, James T			3 38	"
	Ryan, Wm			2 51	"
	Ryan, Kate			1 88	"
	Rosevear, W. H			3 17	St. Lambert
	Rosevear, W. H			3 11	"
	Rennie, Bella			35 73	Montreal
	Roberts, George			10 33	"
	Roberts, Melina			7 51	"
	Rouch, Michael			1 18	"
	Smith, Chas. L			1 39	"
	Singleton, Sarah			8 38	White River
	Stewart, Edith M			1 43	Montreal
	School Comm. for Côte St. Pierre			5 76	"
	Stewart, George			85 69	"
	Sanderson, John			2 50	"
	Sheridan, Jas			1 82	"
	Staker, Isabella			9 75	"
	Sleep, Geo			3 57	"
	Trudeau, Victor			1 69	St. Lambert
	Turner, Susan, wid. Jas. Rankin			1 74	Montreal
	Trilbert, Frederick			6 24	"
	Thenault, L			2 47	"
	Taylor, W. H			132 15	"
	Vial, Celestine			2 45	"
	Carried forward			86,547 67	

SESSIONAL PAPER No. 7

Banque d'Economie de la Cité et du District de Montréal.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Pt. St. Charles..	Mar. 31, '99		In trust for daughter Blanche.
" ..	Dec. 1, '99		
" ..	Aug. 3, '79		
" ..	Jan. 27, '87		Dead. In trust for nephew J. D. Savard.
" ..	Feb. 13, '82		
" ..	Jan. 31, '91		
" ..	Mar. 6, '96		
" ..	Sept. 4, '95		
" ..	Aug. 23, '93		In trust for son Geo. William.
" ..	April 13, '96		
" ..	" 26, '98		
" ..	Nov. 8, '93		
" ..	July 6, '96		
" ..	Dec. 30, '76		
" ..	" 12, '96		In trust for daughter Margaret May.
" ..	" 12, '82		
" ..	July 21, '92		
" ..	Jan. 9, '93		
" ..	Mar. 14, '93		
" ..	Oct. 31, '90		In trust for son Thomas.
" ..	Dec. 17, '88		
" ..	Sept. 4, '93		
" ..	Oct. 22, '95		
" ..	June 30, '95		
" ..	" 24, '97		
" ..	Dec. 30, '98		
" ..	Nov. 10, '98		
" ..	" 11, '92		
" ..	Aug. 7, '80		
" ..	Mar. 18, '88		
" ..	Dec. 10, '95		
" ..	Oct. 9, '93		
" ..	Nov. 5, '91		In trust for son H. W.
" ..	" 5, '91		In trust for son A. H.
" ..	Dec. 23, '97		
" ..	Jan. 14, '99		
" ..	" 14, '99		
" ..	Dec. 15, 99		
" ..	Feb. 23, '94		
" ..	Jan. 20, '87		
" ..	" 30, '89		
" ..	" 24, '96		H. D. Coté, Treasurer.
" ..	Aug. 15, '84		
" ..	April 29, '91		
" ..	" 26, '95		
" ..	Jan. 14, '96		
" ..	Sept. 25, '94		
" ..	Mar. 22, '87		
" ..	Sept. 4, '89		
" ..	Dec. 23, '92		
" ..	" 19, '98		
" ..	April 10, '99		
" ..	" 1, '96		

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			86,547 67	
	Varin, Eloise, Mrs. J. Caron			74 39	Montreal
	Victoria Mutual Building Society			105 95	"
	Wilson, Helen			2 85	"
	Wright, Eliza, Mrs. C. Smith			2 36	"
	Woods, Robt			7 47	"
	Williamson, Wm			3 51	Ontario
	Whelan, Mary Ann, Mrs. T. Burke			1 38	Montreal
	Wilson, S. T			7 03	"
	Waddell, George			1 20	"
	Williams, Henry			0 73	"
	McNally, John			1 52	"
	McGowan, Geo			2 48	Ponsonby, Ont
	McCullough, Mary E			1 65	Montreal
	McCarthy, Annie			2 12	Not known
	McGovern, John W			6 80	Montreal
	McNabb, James			133 64	"
	McCormack, Bessie			36 11	"
	McMahon Guards			7 96	"
	McInness, Wm			1 55	"
	McKechney, Alice			2 98	"
	McConnell David			19 43	"
	McDougall, Edith May			1 47	"
	McCarthy, J. P			1 55	"
	McEvoy, Sarah			132 36	"
	Whitley, Frederick			37 23	16 Lemoine
	Whitley, Fred			43 14	
	Wilkes, E. F			7 87	At Custom House
	Willis, Florence			2 06	80 Mansfield
	Walbank, W. McLea			72 27	214 St. James
	Warren, Joseph A			15 83	1704 Ontario
	Ward, Alfred			61 30	Hamilton, Ont
	Ward, Alfred			29 37	"
	Whyte, John J			11 38	927 Dorchester
	Whiten, Fr. E.D., Mrs. L. F. Smith			13 08	794 Palace
	Walsh, Minnie, Mrs. C. Hepburn			4 44	832 Dorchester
	Wiseman, John W			1 64	St. Henri
	Williams, Violette M			2 52	893 Sherbrooke
	Wilson, Eugenie			74 39	27 St. Denis
	Wilkes, J. U			2 78	51½ Anderson.
	Williams, Alfred L			8 00	Longueuil
	Wills, Jane, Mrs. P. DeGruchy			1 26	734 St. Dominique
	Wright, Wm			24 87	84 Ste. Famille
	Wilson, Ruth, A			2 24	
	Watt, Archibald			5 01	590 Cadieux
	Watson, John & Kneen, George			2 46	823 Craig
	Weir, Godfrey			89 27	
	Walsh, Geo. J			2 04	At Grand Seminary
	Willoughly, Franklin			1 03	147 Bourget
	Yuill, Martha S., Mrs. Jos Yuill			4 56	30 University
	Young, Cecil			4 23	
	Young, Mary, widow Wm. Young			2 15	
	Yppersiel, Leon			1 62	Montebello
	Young, Victor H			1 75	Room 54, Imp. Bldg.
	Carried forward			87,635 95	

SESSIONAL PAPER No. 7

Banque d'Economie de la Cité et du District de Montréal.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Pt. St. Charles..	May 20, '95		
" ..	Jan. 9, '90		
" ..	Nov. 14, '93		
" ..	April 9, '94		
" ..	" 9, '94		
" ..	Dec. 9, '82		
" ..	Aug. 25, '93		
" ..	Sept. 7, '97		
" ..	Dec. 31, '99		
" ..	Jan. 9, '99		
" ..	Aug. 11, '93		
" ..	April 18, '83		
" ..	May 3, '81		
" ..	Jan. 3, '77		
" ..	Aug. 3, '81		
" ..	Sept. 15, '87		
" ..	Dec. 15, '88		
" ..	May 20, '79		
" ..	Aug. 14, '94		
" ..	July 21, '94		
" ..	Jan. 21, '98		
" ..	May 3, '98		
" ..	Sept. 11, '99		
" ..	Feb. 8, '99		
Head Office. ..	Nov. 5, '98		In trust for daughter Elsey.
"	" 8, '98		In trust for Ernest Alfred.
"	May 10, '98		In trust for St. James Methodist Church, afternoon Sunday School.
"	Mar. 18, '98		
"	Sept. 26, '98		
"	Oct. 20, '98		In trust for son Albert James. (Dead).
"	Jan. 4, '98		In trust for son Edward Henry.
"	" 4, '98		In trust for daughter Edna Annie.
"	Aug. 19, '98		
" ..	Sept. 26, 99		In trust for grand daughter Lyla M. Falconer.
"	Feb. 6, '99		
"	Mar. 10, '99		
"	June 1, '99		
"	Nov. 23, '99		
"	May 12. '99		
"	Dec. 22, '99		
"	" 9, '99		
"	Jan. 17, '98		In trust for Sophia D. Mathewson, Mrs. Rev. Robt. Wright Fitchbay, Que.
"	Feb. 1, '99		
"	April 10, '99		
"	Aug. 16, '99		In trust.
"	Jan. 25, '99		In trust for Mabel Clara.
"	" 31, '99		
"	Mar. 12, '98		
"	Dec. 16, '82		
"	Mar. 5, '84		Dead.
"	Jan. 13, '88		
"	Dec. 14, 89		
"	Jan. 10, '90		

Montreal City and District Savings Bank—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			29,929 07	
	Yale, Victoria A., Mrs. A. H. Little			2 57	967 Cadieux
	Yon, John			27 89	
	Young, James			3 83	
	Total			87,670 24	

At whose request Draft or Bill of Exchange was issued. When issued, No.... ; Payee thereof ; Where payable.		$ cts.
	By ourselves on Dec. 2, 1885, No. 710, to Hon. Judge Mathieu, at this bank	7 98
	By ourselves on Jan. 4, 1888, No. 1362, to Henry Barbeau, at this bank	85 00
	By ourselves on Nov. 1, 1896, No. 5745, to Romeo Prevost, at this bank, special cheque	28 92
	By ourselves, on July 12, 1897, No. 6588, to Mrs. Persis B. Pope, at this bank, special cheque	280 87
	By Fabre & Gravel, on July 2, 1880, No. 219, to Fabre & Gravel, at Credit Lyonnais, Paris	2 20
	By Fabre & Gravel, on Dec. 12, 1880, No. 533, to Fabre & Gravel, at Credit Lyonnais, Paris, francs 44	8 80
	By M. Catelli, on Oct. 29, 1880, No. 426, to Martino Catelli, at Credit Lyonnais, Paris, francs 50	10 00
	By J. J. A. Vinet, Ptre., on Nov. 16, 1880, No. 465, to Société Bibliographique de Paris, at Credit Lyonnais, Paris, francs 10	2 00
	By Vve. F. Cailier, on Dec. 4, 1880, No. 494, to J. Marie Cailier, at Credit Lyonnais, Paris, francs 25	5 00
	By ——, on Nov. 25, 1886, No. 2411, to Flossie Nash, at Bank of Montreal, London, Eng., £1	5 00
	Total	435 77

I declare that the above statement has been prepared under my directions and is

We declare that the above return is made up from the Books of the Bank, and

MONTREAL, this 17th day of January, 1905.

Banque d'Economie de la Cité et du District de Montréal.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Head Office.....	July 24, '95	....	
"	Dec. 7, '97	.....	
"	July 29, '99	.....	

correct according to the books of the Bank.

T. SMYTH, *Chief Accountant.*

that to the best of our knowledge and belief it is correct.

R. BELLEMARE, *Vice President.*

A. P. LESPERANCE, *General Manager.*

SAVINGS BANK OF

STATEMENT of Dividends and Drafts or Bills of Exchange remaining unpaid and which no interest has been paid

NOTE.—In case of Moneys deposited for a fixed period, the five

CAISE D'ECONOMIE DE

ETAT des dividendes et traites ou lettres de change restant impayés et montants ou n'a été payé péndant

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Valliér, Thomas			2 12	St. Romuald
	Gosselin, Laurent			1 56	St. Pierre, I. O.
	Lambert, Pierre, in trust			12 31	St. Roch Québec
	Renouf, Prudent, ex.-test.			71 74	
	Dupuis, Zéphirin C			10 23	Mascouche
	Talbot, Désiré			3 78	Natashqhuan
	Alleyn, R., in trust			9 21	Québec
	Lessard, Marie			7 80	Lévis
	Keily, James			1 50	St. Romuald
	Paré, Xavier			318 86	St. François du Sud
	Busher, Thomas			10 71	St. Roch Québec
	Warren, Henrietta			11 33	Lévis
	Plante, Elise			8 33	St. Valier
	Martin, Georges			13 59	Chicoutimi
	Caillier, Désiré			17 85	Etats-Unis
	Dubois, Délima			99 08	Rue Latourelle, Qué.
	Bernier, E. Capt			6 92	Québec
	Blais, H			22 46	St. Chas. Bellechasse
	Séguin, M. L. E. Joséphine			7 85	Asile de Beauport
	Leroux, Archange			7 94	Rue d'Aiguillon, Qué
	Bossé, J. N			98 60	Inconnue
	Béchard, Eliza			9 80	Québec
	Bedard, Adéline			4 00	"
	Grenier, Sophie			185 76	St. Roch Québec
	Robertson, Daniel			11 22	Melbourne
	Harvey, Philomène			9 42	Asile de Beauport
	Pagé, Louis de G			26 48	Deschambault
	Brewster, William			9 10	Rue Albert, Québec
	Leclerc, Victoire, ep. de J. B. Leclerc			15 96	Baie des Chaleurs
	Gleeson, Michel			50 93	Québec
	Bédard, Rose			1 90	23 Rue Charest Qué.
	Farrel, David			8 00	Charlesbourg
	Carried forward			1,076 34	

NOTRE DAME DE QUEBEC.

Amounts or Balances in respect to which no transactions have taken place, or upon for five years and upwards.

years are reckoned from the termination of said fixed period.

NOTRE-DAME DE QUÉBEC.

balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun intérêt cinq ans ou plus.

aus seront calculés depuis l'expiration de la dite période fixe.

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	Month Year		
Bureau Chef....	1 fév. '9[illegible]	.....	
"	13 " '91	.....	
"	7 " '80	.....	
"	31 oct. '96	.....	Payable à Théophile Renouf.
"	7 avril '81	.....	
"	8 oct. '91	.....	Par A. Letellier.
"	19 jan. '81	.....	Décédé.
"	13 mars '94	.....	
"	3 jan. '94	.....	
"	5 avril '97	.....	Rentier.
"	24 mars '74	.....	
"	23 déc. '73	.....	
"	16 oct. '91	.....	
"	28 juillet '79	.....	
"	11 jan. '74	.....	
"	11 " '77	.....	
"	4 déc. '96	.....	
"	10 juillet '77	.....	
"	12 déc. '83	.....	
"	15 mai. '94	.....	Décédé.
"	23 jan. '71	.....	
"	3 mars '82	.....	
"	9 fév. '94	.....	
"	3 déc. '91	.....	
"	13 sept. '73	.....	
"	7 avril '72	.....	
"	12 sept. '65	.....	
"	24 jan. '73	.....	
"	31 " '79	.....	
"	31 avril '66	.....	
"	10 jan. '96	.....	
"	24 août '84	.....	

Saving Bank of Notre-Dame de Québec—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			1,076 34	
	Paquet, Jean			3 50	New Brunswick
	Deroy, Marguerite			59 48	L'Islet
	Giroux, Honoré			2 35	Beauport
	Cloutier, Félicité			66 59	Québec
	Lachance, Joseph			11 61	"
	DeGaspé, P. A., héritiers			448 06	St. Pierre l. Becquets
	Paquet, Jacques			12 04	Rue du Roi Québec
	Lemay, Adeline, décédée			7 17	Québec
	Corriveau, Benjamin			4 49	Buffalo
	Stadacona Building Society			348 08	Québec
	Paquet, Alfred			9 04	"
	Lambert, L. Z. Ptre			19 34	St. François Beauce
	Fraser, Mary			4 43	Rue Couillard, Qué
	Laliberté, Françoise			16 40	St. Henri
	Southern, John			4 58	Rue Ste. Croix, Qué
	Pelletier, Marie			11 13	" St. Louis, Qué
	Lindsay, Clara, Vve de R. S. M. Bouchette			1 55	" Haldimand Qué
	Cummings, Samuel			1 86	" St. Jean, Qué
	Laplante, Olivier			1 66	" St. Joseph, Qué
	Tozer, Wm. A			1 79	" St. Valier
	Sasseville, J., Ptre			2 06	Ste. Foye
	Poiré, Louis			48 21	N. D. Victoire, Lévis
	Huot, Joseph			2 72	Ange Gardien
	Paquet, Jacques A			11 02	Rue Arago, Qué
	Guérard Marie M., Ep. de Jos. Blondeau			13 80	Ste. Foye
	Voyer, Philoméne			86 04	Ancienne Lorette
	Bélanger, M. L			5 09	Rue. St. Valier, Qué.
	Fortin, J. Achille			28 22	St. Joseph Beauce
	Denis, Joseph			13 39	Ancienne Lorette
	Paré, William			132 77	St. Michel Bellech
	Vigeau, Alfred, Ptre			17 42	Rimouski
	McWood, Mary Jane			53 65	Québec
	Société St. Joseph			11 46	"
	Roussel, Frédérick			9 49	Chantier Knight
	Bedard, Pierre			4 47	Québec
	Collins, Sara			14 66	Rue St. Jean, Qué
	Tanguay, Marie L			21 35	Inconnue
	Tremblay, Clémentine			8 17	Sault Montmorency
	Binet, George			1 32	Beauport
	Crépault, Léa, Ep de Geo. Roy			4 03	Rue Grant et Ste-Marguerite
	Thibault, Philomène			3 31	Rue St. Patrice, Qué
	Dorval, Adjutor			12 49	Ancienne Lorette
	Petitclerc, Zoé			451 07	"
	Bruce, Elizabeth			20 81	Bergerville
	Gauthier, Omer			15 41	Sillery
	Germain, Augustin			16 81	Portneuf
	Turcotte, Euphrasie			2 40	Rue St. Joachim, Qué
	Bouchier, Mathilde, Ep. de Aug. Montminy			19 98	New Market, New Hampshire, U.S
	Guérard, Sophie			22 58	Rue O'Connell, Qué
	Laroche, Félix			5 16	Bergerville
	Carried forward			3,170 85	

SESSIONAL PAPER No. 7

Caisse d'Economie de Notre-Dame de Québec.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Bureau Chef	12 sept. '92		
"	28 fév. '95		Par son frère Jéréme Deroy, décédé.
"	4 mai '98		
"	27 nov. '82		
"	28 mai '72		Par William Miller, décéde.
"	7 juillet '80		Par Félix Bédard.
"	25 août '87		
"	9 juillet '87		Balance payable à Philippe Lemay.
"	21 fév. '91		
"	19 juin '85		
"	27 août '74		
"	5 jan. '99		
"	24 déc. '96		
"	25 avril '98		Balance payable à Pierre Laliberté, Etats-Unis.
"	2 déc. '93		Décédé.
"	8 mai. '82		
"	13 jan. '92		Décèdé.
"	6 sept. '89		Décédé.
"	5 avril '93		
"	30 " '98		
"	17 mai '88		Décédé.
"	25 " '91		
"	20 déc. '90		
"	24 avril '77		
"	25 mai '89		
"	25 " '98		
"	17 déc. '92		
"	5 jan. '85		
"	26 " '78		
"	19 oct. '98		
"	18 mai '75		
"	29 fév. '79		Droit à Henriette Gelly.
"	5 mars '75		Par Bro. Ptolemy.
"	21 fév. '81		Dr. à Philomène Aubin.
"	16 juillet '91		
"	9 fév. '88		
"	12 jan. '82		
"	23 oct. '83		Employé chez. Ed. Moreau.
"	10 fév. '96		
"	30 déc. '98		
"	19 oct. '88		Ep. de Elz. Martel.
"	26 fév. '90		
"	13 déc. '98		Par Victor Huot.
"	20 oct. '97		Ep. de Thomas Neilson.
"	16 août '86		
"	29 jan. '84		
"	7 mai '95		Par son frère Lazare Turcotte.
"	2 " '99		Droit à Ferdinand Montminy.
"	7 mars '95		
"	18 avril '96		Dr. à Alf. Laroche.

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			3,170 85	
	Savage, Thos. Chs			1 49	103 P. E., R. R. Y. New York
	Turcotte, Lazare			1 59	Rue St. Joachim, Qué
	Rouleau, Ovide			8 92	St. Jean Chrysostôme
	Tremblay, Suzanne			2 41	5 Rue Hamel
	Corneil, C. Albert			1 60	Regina, N. O.
	Gingras, Abraham			2 68	5 Rue Dalhousie, Q.
	Letellier, Félicité			5 14	433 Rue St. Jean, Q.
	Birmingham, Mary A			12 99	49 Rue St. Augustin.
	Grégoire, Joseph D			1 73	Victoriaville
	Petitclerc, Misaël			1 66	61 Rue Scott, Qué.
	Marcotte, Joseph			2 46	Boston
	Picher, Joséphine			2 37	27 Rue Mt. Carmel, Q
	Fortin, Delphine			1 52	St. Tite des Caps
	Rousseau, Philomène			1 37	Ste. Pétronille, I. O.
	Girondias, Gabriel			7 87	Hotel St. Louis, Qué
	Richard, Alice			2 16	Montmagny
	Couture, Augustin			1 87	St. Jean Chrysostôme
	Société d'Histoire Naturelle			74 57	Québec
	Richard, Marie-Louise			4 47	344 Rue St. Valier, Q.
	Quesnel, E J. J. A			1 24	Rue St. Jean, Qué.
	Marquet, Gérard			3 32	Belgique
	Quesnel, Isabella			2 26	Rue St. Jean, Que.
	Trudel, Omer			2 22	91 Rue Ste. Dominique
	Rameau——			9 25	
	Jacques, Ferdinand			2 49	St. Apollinaire
	Caron, Julie			7 49	244 Rue St. Jean, Q.
	Plante, Jos.			5 66	Manchester, U.S.
	Roy, Eugénie			1 39	Rue de la Chapelle, Q
	Dubuc Délia			2 34	Rue Plessis No. 9, Qué
	Clément dit Labonté, Angélique			1 50	St. Lazare
	Boutet, Michel			4 65	Rue Charest, 93
	Jobin, François			2 27	" St. Olivier
	Lapointe, François S			2 93	Ste Foye
	Pelletier, Edgar			1 40	Beamont
	Collin, Octave			1 64	St. Thomas
	Parrent, Joseph			3 59	St. Ambroise
	Normand, Richard			840 55	St. Thomas, Montmagny
	Lavoie, Jos. X			131 36	Percé
	Dionne Zéphirin			9 41	Séminaire de Québec
	Demers, John			1 59	16 Marché Champlain
	Brophy, Michael H			2 52	Ste. Foye
	McCready, Emma			2 79	187 rue St. Olivier.
	Godin, François			1 34	73 rue Lachevrotière Québec
	Blanchette, Euphémie			1 46	St. Romuald
	Monka, Felix			1 44	Lotbinière
	Murphy, Agnus			16 35	123 rue St. Valier, Q.
	Parent, Pierre			1 47	22 rue St. George, Q.
	Hamel, Joseph			2 55	Ancienne Lorette
	Robitaille, Rémi			1 42	226 rue Richelieu, Q.
	McKenzie, Marie			1 67	Québec
	Brière, Felix			442 61	165 rue St. Olivier, Q
	Carried forward			4,823 89	

Caisse d'Economie de Notre-Dame de Québec.

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	Month	Year		
Bureau Chef	8 sept.	'99		
"	14 juillet	'91		
"	15 mars	'88		
"	21 sept.	'96		Sd. chez. Mde. N. Lemieux.
"	2 nov.	'88		
"	21 août	'91		
"	23 mars	'93		
"	25 mai	'94		
"	9 août	'88		
"	23 sept.	'95		
"	30 avril	'95		
"	25 mai	'98		
"	23 oct.	'90		
"	28 sept.	'92		Droit à Mathilde Plante.
"	16 "	'89		
"	26 jan.	'95		
"	13 déc.	'88		
"	18 juillet	'89		Par L. Provencher Ptre.
"	28 déc.	'87		
"	25 mai	'99		Par son frère Eugéne Quesnel.
"	31 oct.	'94		
"	25 mai	'99		Par son frère Eugène Quesnel.
"	27 mars	'89		
"	27 oct.	'88		Déposé par Mgr; J. B. Z. Bolduc, décédé.
"	3 fév.	'91		
"	22 août	'89		
"	5 avril	'95		
"	8 nov.	'94		Vve de L. S. Royer.
"	9 février	'91		
"	26 "	'96		Vve de Gervais Dutil.
"	31 janv.,	'94		
"	26 fév.,	'90		
"	15 janv.,	'90		
"	25 avril,	'91		
"	18 sept,,	'93		
"	18 "	'93		
"	14 nov.,	'99		
"	2 mai,	'99		Protonotaire.
"	25 "	'98		
"	23 sept.,	'98		
"	23 mars,	'93		
"	12 mai,	'91		
"	9 mars,	'99		
"	11 nov.	'90		Ep. de Samuel Martineau.
"	18 sept.,	'94		
"	20 avril,	'92		
"	16 "	'92		
"	14 janv.,	'99		Droit à Pierre Hamel.
"	19 sept.,	'91		
"	31 mai,	'91		Par Cy. Tessier, N.P.
"	30 "	'99		

Savings Bank of Notre-Dame de Québec—

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		$ cts.	$ cts.	$ cts.	
	Brought forward			4,823 89	
	Beaulieu, Marie			5 25	14 rue Massue, Que.
	Pierre Martineau and Sophie Perreault héritiers			32 19	
	Baillargeon, Thersille			15 42	rue Ste. Ursule, Q.
	La Société d'Agriculture du Lac St. Jean			2 36	Lac St. Jean
	Dubé, Mary			1 40	Cap. Blanc, Qué.
	Desrosiers, Célina			1 71	5 Rue Brébœuf, Qué.
	Deniss, James			2 04	Québec
	Guilmette Joseph			10 71	St. Damien, Buck'ld.
	Demers, Albert			3 92	Chien d'Or, Québec.
	Héroux, Jos. O. A			1 63	36 rue St. Gabriel.
	Gosselin Henriette			2 11	St. Joseph, Beauce.
	Prévost de St. Denis			1 24	Artillery Park, Qué.
	Fabrique de St. Stanislas			2 26	
	Thibault, Marceline			12 41	Archveech. de Qué.
	Bourgeois, Achille			1 64	Rivière Pentecôte
	Dussault, Marie E., vve de Jos. Bellisle			224 40	D'Eschambault
	Desrosiers, Louise			2 37	45 rue St. Patrick, Q.
	Roy, Rose			126 17	108 "
	Reason, Katie			1 95	26 " St. Pierre, Q
	Bertrand, Anna			17 88	" St. Jean, Q.
	Marcotte, George P			8 36	Chambord Lac St. Jean
	Bedard, Jacob			1 23	St. Basile
	Filion, Louis			2 51	Chambord Lac St. Jean
	Methôt, Marie G			1 26	Grande Rivière
	Charlebois, Jean A			1 39	Québec
	Hudon dit Beaulieu, Marie			17 07	50 rue Notre Dame Q
	Boissonnault, Célina			2 13	56 " St. Jean, Qué
	Emond, Aurélie			2 30	" St. Nicolas, Q
	Charlebois, Maria			4 12	301 Grande Allée
	Harpe, Mathilde			3 04	St. Valier
	Lachance, Joseph			1 44	rue Parke, Quebec.
	Côté, Napoléon			5 79	Etats Unis
	Clairy, Chs. Ths			2 30	Pointe Bleue, L. St. J'n
	Huot, Louis			1 21	Sillery
	Kuirk, Kate			1 43	15 rue Hébert, Que.
	Anderson, Alice			1 92	8 Côté Ste. Geneviève, Que
	McDevitt, Maria			2 22	Ste. Foye
	Trudel, Louis, 'Tuteur'			7 68	rue Lacroix, Que.
	Têtu, Joséphine			10 76	L'Islet
	Grant, Agnes			2 52	Quebec
	Plamondon, Ernest			2 30	19 rue Rameau, Qne.
	Roy, Augusta			14 46	10 " Hébert, Qué.
	Lafleur, Dr. G. B. (succession)			8 48	
	Pageau, Joseph			1 87	Charlesbourg
	Dugal, Albert			1 51	78 rue Richelieu, Q.
	Denniss, Blanche			1 65	26 " Desfossés, Q.
	Roy, Ernest			1 65	Séminaire
	Noël, Omer			2 59	Sd. Bon Pasteur, Q.
	Thompson, Annie B.			3 70	57 rue d'Auteuil, Q.
	Newman, Mary			2 24	4 " St. Ursule, Q
	Lavoie, Marie			1 48	Ste. Placide, Char'l'x
	Carried forward			5,415 56	

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	Month Year		
Bureau Chef...	10 oct., '94		
"	18 janv., '99		Par Achille Martineau, tutuer, Rochester.
"	25 mai, '98		Par son père Jules Baillargeon.
"	23 sept., '98		Par P. H. Dumais, Pres. and N. P. Hudon.
" ..	18 mai, '92		
"	11 " '91		
"	4 fév., '95		Droit à Sara J. B. Deniss.
"	25 mai, '99		Droit à J. O, Brosseau, Ptre.
"	25 " '93		
"	6 avril, '92		
"	16 juillet, '92		
" ...	6 août, '97		
"	18 janv., '94		Par M. Dupuis, Ptre., décédé.
"	25 mai, '99		Droit à Clementine Thibault, sd. chez. J. B. Delage.
"	6 nov. '93		
"	15 fév., '98		Droit à J. Bellisle.
"	16 janv., '97		Ep. de P. N. Mathieu.
" ...	30 oct., '97		Ep. de L. Lachance.
"	28 avril, '93		Ep. de John Bowen.
"	17 mai, '95		Décédée.
" ...	28 juillet, '94		
"	4 mai, '95		
"	6 nov., '94		
"	1 mai, '93		
"	20 déc., '93		Notaire.
"	10 juillet, '93		Ep. de Naz. Filteau.
"	7 janv., '95		
"	27 déc., '93		
" ..	7 nov., '98		
" ...	31 janv., '96		
"	1 avril, '95		
"	17 mars., '96		
"	13 déc.' '95		
"	27 août., '98		
"	14 avril, '99		
"	7 fév., '95		
"	4 " '97		Sd. chez. M. Hamilton.
"	5 janv., '95		Tuteur de Adélinae, Magloire and Eman'l Crépault.
" ...	30 avril, '96		Ep de Nap. Dussault.
"	12 oct., '97		Ep. de R. McLellan.
"	23 nov., '98		
"	9 juin, '98		Ep. de Philippe Jolicœur, Avenue des Erables.
" ...	9 fév., '97		
"	20 juin, '96		
"	2 avril, '98		328 rue Arago.
" ...	23 mars., '96		
"	21 oct., '99		
"	17 mars., '96		
"	7 juillet, '99		Vve de Amos Bowen.
"	21 avril, '97		Ep. de Michael McNamara.
"	17 oct., '99		

Savings Bank of Notre-Dame de Québec—

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		$ cts.	$ cts.	$ cts.	
	Brought forward			5,415 56	
	Dubois, Marie			3 87	Quebec.
	Gignac, J. E. Alex.			13 41	Champlain.
	Dumas, Hector			2 36	St. Lambert, Lévis.
	Bacon, A. Rose			6 48	Tadousac.
	Robertson, Henry J.			335 81	Spar Point, Labrador
	Drolet, Alfred			1 84	Ancienne, Lorette.
	LeBel dit Beaulieu, M. A.			1 20	Pointe aux Trembles
	Trudel, Laura			2 00	280 rue St. Olivier, Q
	Goupil, Joséphine			1 65	9½ " Ste. Claire, Q
	Conseil Municipal Grande Rivière			13 24	Gaspé.
	Power, Mary.			1 93	Sillery.
	Couture, Luce, vve de Thos. Richard			2 52	St. Jean Chrysostôme
	Bergeron, Angéline.			29 52	Lotbinière
	Fraser, Achille			1 77	400 rue St. Jean, Q.
	Gaumond, Virginie			57 70	Berthier en Bas
	Pelletier, Pamela			1 46	St. Roch des Aulnets
	Robitaille, Euphemie			2 67	84 rue Richelieu, Q.
	Gauthier, Majorique			7 70	Petite Rivière St. Frs
	Vianes, Emile R.			1 26	Stewart Club de la Garnison
	Cornforth, John			1 38	Quebec.
	Lambert, Xavier			2 95	St. Romuald
	Bolger, Elizabeth			4 67	Baie de la Trinité, Saguenay
	Richardson, Alex. David			2 22	107 rue Ste. Anne.
	Bernièr, Théophile			1 07	St. Lambert, Lévis.
	Brochu, Delphine			2 10	Quebec.
	Caron, Azilda			1 84	80 rue St. George, Q.
	Lavoie, Ovide			46 58	Petite Riviére St. Frs
	Bellisle, Lactance			1 18	Deschambault
	Déry, Eugénie			5 81	78 Côté d'Abraham.
	Dion, Annie, (décédée)			5 88	Côté du Palais, Qué.
	Prévost, Arthur			15 82	Beauport.
	Lambert. Célanire			2 51	Adrien, Mégantic, Q.
	Morissette, F. X.			5 78	St. Henri, Lévis
	Renaud, Eugénie			21 78	Beauport.
	Flynn, Marie			1 58	340 rue Charron, Montreal.
	Daigle, Mary			1 10	St. Agapit.
	Deschenes, Jos. Chs.			8 19	Rivière du Loup
	Ahern, Anna I			3 41	66 Avenue des Erables, Qué
	Lessard, Louis			11 86	Rue du Pont, Qué
	Côté, Edouard			1 20	33 Ste. Geneviève, Q.
	Pageau, Emilie			1 47	Rue Ste. Marguerite.
	L'Heureux, Anastasie			6 96	
	Huot, Marguerite			12 59	Rue du Pont, Qué
	Poitras, Madeleine			16 36	17 rue St. Gabriel, Q.
	Emond, Marie			22 83	Rue St. Anselme, Q.
	Bouffard, Louis			10 64	73 rue Caron, Qué.
	Trépanier, Flavie			2 64	Rue St. Joseph, Qué.
	Blais, Omer			7 81	50 rue Fleurie, Qué.
	Marcoux, Elmina			9 03	Rue de la Reine, Qué.
	Tardif, Marie			3 22	Rue Roi, Qué.
	Vézina, Joseph			28 76	28 rue St. François, Q
	Carried forward			6,175 17	

Caisse d'Economie de Notre-Dame de Québec,

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	Month Year		
Bureau Chef....	8 juillet, '97		
"	26 " '95		
"	16 janv., '99		
"	17 sept., '95		
"	21 oct., '97		
"	4 " '95		
"	24 " '98		
"	18 août., '98		
"	16 juin, '96		Ep. de G Rochette.
"	12 fév., '99		Par George Beaubien, maire and Alphonse Coture.
"	7 oct., '96		Ep. de M. J. Morrison
"	1 sept., '97		
"	30 juin., '96		
"	4 sept., '96		
"	20 oct., '99		
"	14 " '97		
"	6 mars, '99		Vve de Ulric Déry.
"	2 nov., 97		
"	14 janv., '99		
"	20 " '99		Employé chez M Hough.
"	27 nov., '99		
"	10 " '99		Droit à son mari François Poulin.
"	25 mai., '99		
"	9 " '99		Droit à Hermine Dumas.
"	14 sept., '99		99 rue Ste. Margurite, Qué.
"	3 nov., '98		Ep. de Louis Verconterre-
"	4 oct., '99		
"	3 nov., '98		Droit à son pére Elz. Bellisle.
"	3 janv., '99		Ep. de Dr. P. C. Beaumier.
"	23 nov., '98		Ep de Josep Rousseau.
"	28 fév., '99		Rentier.
"	15 déc., '98		
"	3 nov. '98		
"	22 mai '99		Ep. de A. Prévost.
"	7 fév. '99		Vve de Jean-Bte. Benoit.
"	1 avril '99		Par sa mère Vitalme Boucher.
"	12 " '99		Par G. M. Deschenes.
"	21 janv. '99		Fille de John Ahern.
Bureau St. Roch.	28 juillet '74		Droit à son père Théodore Lessard.
" ..	5 mars '98		
" ..	5 " '92		Ep. de Pierre Dion.
" ..	9 nov. '93		Ep. de F. X. Gagnon.
" ..	4 sept. '75		Ep. de L. T. Chaperon.
" ..	31 mai '90		
" ..	18 juin '85		
" ..	20 fév. '82		
" ..	23 oct. '94		
" ..	25 mai '99		
" ..	3 " '88		Décédée.
" ..	5 janv. '95		Droit à son époux Chs. Auclair.
" ..	27 fév. '90		

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		$ cts.	$ cts.	$ cts.	
	Brought forward			6,175 17	
	Légaré, Malvina			1 17	8 rue St. Ovide, Qué.
	Dufresne, Léda			1 47	632 rue St. Valier, Q.
	Plante, Félix			4 24	Presbytère St. Roch.
	Hébert dit Lecomte, Frs			1 91	Laval
	Fortier, Napoléon			2 23	Lotbinière
	Gauvin, Delphine			1 35	Ancienne Lorette
	Tessier, Laurent			1 70	Rue du Pont, Qué
	Côté, Léda			1 16	53 N.-D. des Anges, Q
	Giguère, Malvina			1 68	Asile de Beauport
	Bouchard, Jules			14 04	107 rue du Roi, Qué.
	Patry, Philippe			5 29	Rue St. Vallier
	Filion, Marie			44 22	Rue de la Chapelle, Q
	Godbout, Marie Anne			2 10	190 rue de la Reine, Q
	Michaud, Justine			15 44	Rue du Pont, Qué.
	Lachance, Théophile			1 22	Rue Prince Edouard.
	Normandeau, Lucie			42 38	Rue Bayard, Qué
	Faucher, Marie			1 63	Rue Ste. Marie, Qué.
	Béchette, Salomée			4 18	St. Joachim
	Bilodeau, Ernestine			3 01	New York
	Gastonguay, Solfride			5 61	86 rue Grant, Que
	Béland, Emilie			1 57	87 rue Hermine, Qué.
	Laroche, Henriette			7 29	368 rue St. Valier, Q.
	Ferland, Narcisse			14 45	112 rue Richardson, Q
	Pelletier, Arthémise			1 18	St. Raymond
	Hamel, Antoine			13 18	44 rue des Prairies, Q
	Lepage, Zoé			1 31	180 rue du Roi, Qué.
	Bouré, Marie Louise			4 97	77 N.-D. des Anges, Q
	Dumas, Emile			1 36	86 rue du Pont, Qué.
	Goulet, Marie			1 49	68 rue Fleurie, Qué.
	Lévesque, Marie			3 62	Beauport
	Lessard, Adolphe			9 93	Black River, Mich.
	Grenier, Pamphile			3 96	219 rue St. Paul, Qué
	Turgeon, Alfred			55 28	190 rue de la Reine, Q
	Leclerc, Napoléon			1 12	Rue St. Ours, Qué
	Barbeau, Célina			4 21	7 rue d'Eglise, Qué.
	Langlois, Léontine			3 06	St. Thomas, Mont'ny
	Gélinas, Hermine			17 88	Ange Gardien
	Plante, Noël			2 22	Rivière Noir, Lac St. Jean
	Casgrain, Marie Eugénie			3 75	159 rue St. Valier, Q.
	Tranquille, Louis			1 61	278 rue du Roi, Qué.
	Lamothe, Adélard			2 12	Canardière
	Houde, Barthélémi			2 04	Lawrence, Mass.
	Boutet, Télesphore			2 41	Beauport
	Légaré, Rose de Lima			6 09	126 rue Ste. Hélène, Q
	Caron, Philéas			1 57	68 rue St. Anselme, Q
	Bussières, Jules			1 29	Rue St. Joseph, Qué.
	Larochelle, Elizabeth			2 68	15 rue du Pont, Qué.
	Paquet, Jos. Albert			1 62	61 rue Fleurie, Qué
	Gallagher, Esther			10 32	Asile de Beauport
	Deblois, Philéas			2 41	143 rue Richardson, Q
	Chalifour, Antoinette			1 16	Village St. Charles
	Robert, F. X			3 38	St. Hyacinthe
	Giroux, Adéline			1 18	123 rue de la Reine, Q
	Duchesneau, Pierre			3 16	49 rue Demers, Qué
	Carried forward			6,525 77	

SESSIONAL PAPER No. 7

Caisse d'Economie de Notre-Dame de Québec.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.		Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month	Year		
Bureau St. Roch	18 déc.	'89		Droit à son époux Louis Denis.
" ..	28 janv.	'98		Ep. de Apollinaire Corriveau.
" ..	21 mai	'83		
" ..	15 mars	'98		Ep. de Marie Godbout.
" ..	2 nov.	'89		
" ..	8 sept.	'95		
" ..	20 janv.	'84		
" ..	19 déc.	'92		Ep. de Napoléon Villeneuve.
" ..	29 mars	'93		
" ..	27 déc.	'93		Décédé.
" ..	25 mai	'99		
" ..	12 oct.	'98		
" ..	27 déc.	'93		
" ..	24 nov.	'96		Décédé.
" ..	8 juin	'96		
" ..	19 mai	'86		Ep. de Emile Maître.
" ..	26 août	'92		Ep. de Frs. Genest.
" ..	27 nov.	'95		Institutrice.
" ..	23 "	'92		
" ..	24 avril	'93		Ep. de J. A. LeMay.
" ..	22 août	'91		Ep. de Jos. Drolet.
" ..	21 sept.	'88		
" ..	19 juin	'97		
" ..	8 avril	'95		Ep. de F. LeBlanc.
" ..	18 "	'89		Droit à son épouse Caroline Hamel.
" ..	11 nov.	'99		
" ..	16 août	'90		Droit à son mari L. O. Villeneuve.
" ..	10 "	'95		
" ..	4 mai	'91		
" ..	8 oct.	'90		
" ..	2 mars	'93		
" ..	14 avril	'91		
" ..	13 janv.	'98		
" ..	3 sept.	'91		
" ..	7 avril	'91		Droit à son mari J. Savard.
" ..	29 mai	'97		
" ..	18 sept.	'99		Ep. de Thomas Boivin.
" ..	5 fév.	'92		
" ..	29 janv.	'92		Ep. de Raoul Lavoie.
" ..	2 juin	'95		
" ..	25 avril	'91		Fils mineur de Ed. Lamothe.
" ..	29 oct.	'94		
" ..	13 juillet	'98		
" ..	29 déc.	'93		Droit à son mari Ambroise Jobin.
" ..	4 avril	'91		
" ..	7 oct.	'93		
" ..	4 fév.	'95		
" ..	24 août	'99		
" ..	26 mai	'90		Par M. O. Vincelette.
" ..	2 "	'95		
" ..	18 oct.	'95		
" ..	11 sept.	'94		Ep. de Marie Pichè.
" ..	10 mars	'99		Ep. de Odilon Dignard.
" ..	3 déc.	'91		

Savings Bank of Notre-Dame de Québec—

No. of unpaid drafts, &c. — Nombre de traites, etc., impayées.	Name of Shareholder or Creditor or Purchaser and Payee in case of unpaid draft, &c. — Nom de l'actionnaire ou du créancier ou acheteur ou bénéficiaire en cas de traite, etc., impayée.	Amount of Draft or Bill of Exchange unpaid for five years and over. — Montant de la traite ou lettre de change impayée pendant cinq ans et plus.	Amount of Dividends unpaid for five years and over. — Dividende impayé pendant cinq ans et plus.	Balances standing for five years and over. — Balances restant depuis cinq ans et plus.	Last known address. — Dernière adresse connue.
		$ cts.	$ cts.	$ cts.	
	Brought forward			6,525 77	
	Lacasse, Belzémire			2 17	78 rue Bagot, Qué
	Audy, Adèle			1 56	122 rue de la Reine, Q
	Lessard, Mary Ann			1 76	Canardière
	Déchênes, Adèle			5 30	Asile de Beauport
	Plamondon, Alvina			1 19	137 rue du Pont, Qué.
	Porteous, William G			2 39	64 rue St. François, Q
	Dugal, Cyrille			1 21	611 rue St. Valier, Q.
	Bryson, Rosalie			11 51	23 rue Grant, Qué
	Paradis, Célestine			2 13	Beauport
	Dunn, Arthur			2 15	332 rue Richardson, Q
	Laplante, Victoire			64 42	151 rue St. Paul, Qué.
	Bacon, Caroline			1 31	Stadacona
	Toussaint, Jean			6 27	Ange Gardien
	Rochette, Euphémie			1 22	462 rue St. Valier, Q.
	Lavoie, Joseph, M.D.			1 94	187 rue Desfossés
	Prémont, Cécile			25 51	22 "
	Asselin, Virginie			1 80	250 rue Richardson, Q
	Petit, Olive			3 28	35 rue St. Réal
	Bédard, Adélaïde, Racine, N., Parent, A			2 05	112 r. de la Couronne
	Hébert, Philomène			3 06	31 rue Grant
	Thiviérge, Elise			2 38	St. Jean, I. O
	Bernier, Hélène			3 99	Beauport
	Gignac, Adéline			2 29	93 rue du Roi, Qué.
	Lessard, Thomas			6 07	Rue Massue, Qué.
	David, Caroline			2 89	90 rue Desfossés
	Leclerc, Zoé			2 46	9 rue Latourelle
	Jobin, Délina			31 05	Pointe aux Trembles
	Kehoe, Catherine			1 34	333 rue Desfossés, Q.
	Roy, Marie			2 09	125 rue du Pont, Qué.
	Jacob, Marie Deville			1 46	Ange Gardien
	Hupé, Eva			4 23	"
	Lortie, Alvina			25 20	
	Couture, Odilon			1 70	Rue St. Louis, Lévis.
	Giroux, Clara			5 65	Beauport
	Thiviérge, Siméon			1 52	St. Laurent, I. O
	Gagnon, Rosalie			1 27	10 Coté Ste-Geneviève
	Langelier, Joseph			137 31	Ste-Anne, Mont
	Marceau, Alfred			1 89	367 rue St. Valier
	Hupé, George			11 49	St-Stanislas, Cham'n
	Gosselin, Magloire			7 22	St-Laurent, I. O
	Pouliot, Zépihrine			1 32	103 rue Dorchester, Qué
	Parent, Louise			2 77	38 rue du Pont, Qué
	Dufresne, Auguste			21 83	rue Ste-Marguerite Que
	Gauthier, Edouard			1 40	Hedleyville
	Patoine, Pierre			1 70	99 rue d'Aiguillon, Q
	Chateauvert, George			1 55	St-Alban
	Lavoie, Emile			2 15	Presbytère de St. Roch
	Carneau, Délina			1 76	Chez de Dr. Casgrain
	Rousseau, Marie			32 97	760 rue St. Valier
	Bilodeau, Adéline			1 24	119 rue N. D. des Anges
	Carried forward			6,990 19	

SESSIONAL PAPER No. 7

Caisse d'Ecodomie de Notre-Dame de Québec.

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	Month Year		
Bureau St. Roch	5 janv. '92		Ep. de Chs. Bédard.
" ..	13 mai '95		
" ..	31 janv. '95		Par son père Frs. Lessard.
" ..	1 juin '95		
" ..	1 sept. '98		
" ..	28 mars '91		
" ..	6 août '94		Chez Mde O. Rochette.
" ..	25 mai '99		
" ..	6 mars '93		
" ..	7 " '92		
" ..	26 sept. '99		Droit à Anna Lapointe.
" ..	20 nov. '94		
" ..	23 fév. '99		
" ..	6 août '94		Chez Mde O. Rochette.
" ..	1 sept. '92		In trust.
" ..	10 nov. '96		
" ..	6 fév. '93		Ep. de Pierre Blouin.
" ..	22 janv. '95		Vve de Louis Favron.
" ..	5 juin '95		
" ..	24 oct. '94		Chez M. O. Pouliot.
" ..	7 nov. '99		
" ..	2 mars '98		Ep. de Jules Parent.
" ..	29 août '99		Ep. de Wilfrid Lacombe.
" ..	9 juin '98		Fils de Elz. Lessard.
" ..	5 nov. '94		Vve de Frs. Lessard.
" ..	26 avril '99		Ep. de Jos. Couchy.
" ..	4 sept. '97		
" ..	5 nov. '94		Vve de Frs. Lessard.
" ..	31 janv. '99		
" ..	11 nov. '96		Ep. de Victor Bélanger.
" ..	6 mai '95		Ep. de Jos. Mathieu.
" ..	7 janv. '98		Droit à sa mère Elmire Bolduc.
" ..	22 oct. '94		Drot à son frère Jos. Couture.
" ..	22 déc. '99		
" ..	29 oct. '94		
" ..	8 mai '96		
" ..	25 oct. '94		
" ..	31 août. '99		
" ..	26 mai '97		
" ..	18 avril '99		
" ..	4 fév '98		
" ..	18 " '98		Vve de Olivier Vallie.
" ..	7 janv. '97		Par sa mère Mde. Aug. Dufresne.
" ..	14 fév. '98		
" ..	2 déc. '98		
" ..	15 " '96		Ep. de Virginie Arcand.
" ..	30 sept. '97		
" ..	5 mars '98		
" ..	29 août. '98		
" .	21 mars '98		Ep. de Cyrille Greffard.

Savings Bank of Notre-Dame de Québec—

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		$ cts.	$ cts.	$ cts.	
	Brought forward			6,990 19	
	Pelletier, Célanire			1 99	St-Agapit
	Talbot, Charles			1 23	St-Adolphe
	Lavoie, Eda			26 00	Trois Rivières
	Langelier, Edmond			122 90	Ste-Anne, Montm.
	Lépine, Albert			1 35	351 rue Richardson, Qué
	Guilmette, Israël			2 48	St-Lazare, Bellech'se
	Nolin, François			2 77	Ste-Foye
	Donatie, Impéria			1 92	138 rue de la Reine, Qué
	McCarthy, Ellen			1 37	Ste-Catherine
	Blouin, Honoré			1 41	149 rue Dorchester
	Thibault, Louis			1 17	Beauport
	Donovan, Michael			1 48	St-Côme, Beauce
	Hume, William			4 46	Notre-Dame, Lévis
	Morin, Marie			2 03	" "
	Begin, Joseph			5 91	St-Joseph "
	Fournier, Jean			1 28	Notre-Dame "
	Plante, David			11 52	" "
	Biancullo, François			46 30	Québec
	Pelletier, Marie			1 62	St-Joseph, Lévis
	Lapointe, Nicolas			5 25	" "
	Roberge, Joseph			1 52	St-Jean Chrysostôme
	Fortier, Henriette			6 87	Garthby, Beauce
	Paré, Louis			4 50	St-Joseph, Lévis
	Martin, Marie			2 45	Notre-Dame, Lévis
	Bouchard, Therzile			6 09	" "
	Letourneau, Joseph			2 55	" "
	Lachance, Pierre			4 52	" "
	Roy, Zoé			4 32	" "
	St. Pierre, Césairie			1 70	Etats-Unis
	Dumas, Ernest			3 27	Notre-Dame, Levis
	Genest, Louis Théo			3 27	St-Henri "
	Bouchard, Désiré			1 92	St-Joseph "
	Chevalier du Travail No. 10123			5 57	Notre-Dame "
	Laliberté, Joseph			2 30	St-David "
	Bourassa, Stanislas			39 19	Notre-Dame "
	Coté, Marie Lse			1 50	" "
	Morin, Delphine			1 78	" "
	Witkinson, J. A.			1 88	" "
	Laverriére, Emilie			2 81	St-Romuald "
	Plante, Célestin			3 18	St-Isidore, Dorches'r
	Berubé, Joseph			2 29	Rivière Ouelle, Kamarouska
	Pouliot, Herzélié			2 13	Notre-Dame, Lévis
	Corriveau, Ludger			1 64	Québec
	Huard, Aurélie			2 49	Lewiston, Maine
	Bélanger, Elzéar			2 57	St-Bernard, Dorchester
	Godbout, Marie			1 84	St-Gervais, Bellch.
	Fresque, Jules			3 65	Notre-Dame, Lévis
	Trudel, Octave			3 46	" "
	Cantin, Lumina			1 36	St-Lambert "
	Pelletier, Odile			2 41	Notre-Dame "
	Begin, Charles			3 18	Rimonski
	Carried forward			7,362 84	

SESSIONAL PAPER No. 7

Caisse d'Economie de Notre-Dame de Québec.

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	Month Year		
Bureau St. Roch	16 sept. '98		Ep. de Clement Bois.
"	17 juin '99		
"	25 fév. '99		Ep. de J. L. Thibaudeau.
"	13 nov. '99		
"	10 avril '99		
"	15 juillet '99		
"	1 août. '99		
"	15 mai '99		Fille de Joseph Donati.
"	27 avril '99		Ep. de John Mooney.
"	4 janv. '99		
"	5 mai '99		
Bureau Lévis	10 " '98		
"	1 oct. '96		
"	14 nov. '91		Vve Antoine Dechenes.
"	12 déc. '98		
"	16 nov. '96		
"	5 sept. '91		Décédé.
"	20 oct. '86		
"	25 janv. '89		
"	18 " '93		Décédé.
"	6 oct. '96		
"	3 fév. '92		Vve Ed. Larivèe.
"	28 janv. '97		
"	2 déc. '91		Vve Ls. Boulanger.
"	17 nov. '89		Vve Ls. Mignault.
"	10 avril '90		
"	11 jan. '90		Décédé.
"	13 nov. '94		
"	22 juillet '91		
"	12 sept. '98		
"	12 " '98		
"	22 mai '96		
"	24 avril '91		
"	7 " '91		
"	8 sept. '93		
"	19 déc. '92		Vve Frs. Desroches.
"	24 nov. '91		
"	24 " '90		
"	12 jan. '91		Droit à Joseph Laverriére.
"	13 oct. '93		
"	2 mai '91		
"	3 avril '94		
"	5 oct. '91		
"	22 déc. '91		Ep. de Alphonse Bégin.
"	26 juillet '94		
"	14 mars. '91		Ep de Elzéar Fradet.
"	7 oct. '93		
"	10 " '91		
"	1 mai '93		
"	8 juillet '93		
"	6 avril '93		

Savings Bank of Notre-Dome de Québec—

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		$ cts.	$ cts.	$ cts.	
	Brought forward			7,362 84	
	Hallé, Siméon			1 94	St-Jean Chrysostôme
	Perron, Marié Adéline			2 69	Notre-Dame, Lévis
	Cogger, Annie			1 82	Chicoutimi
	Michaud, Georgiana			8 76	Notre-Dame, Lévis
	Labrecque, Louis			2 66	" "
	Colvin, W. J			6 09	St-Bernard, Dorchst.
	Michaud, Henri			2 81	Notre-Dame, Lévis
	Augers, Wilhelmine			2 89	Québec
	Vien, Charles			1 76	St-Romuald, Lévis
	Roy, Marie			1 48	Notre-Dame, "
	Roy, Pierre			20 10	St-Pascal, Kamar'ska
	Pelletier, Germain			1 78	Notre-Dame, Lévis
	John, Joseph			4 58	Bienville "
	Guay, Martine			1 35	Notre-Dame, Lévis
	Laroche, Marie			8 36	Lewiston, Maine
	Montminy, Honorine			5 43	St-Romuald, Lévis
	Cantin, Louis Pascal			3 77	Etats-Unis
	Hallé, Rigobert			1 62	St Agathe, Lotbin're
	Guay, Joseph			1 60	Notre-Dame, Lévis
	Blais, Marie Anne			2 41	St-Romuald "
	Mitchell, Alice Keegan			2 57	Notre-Dame "
	Couture, Jean			4 88	" "
	Couture, Joseph			6 10	St-Romuald "
	Lamontagne, Nap			1 88	St-Michel, Bellech
	Turgeon, Edmond			1 50	Notre-Dame, Lévis
	Querel, Alphonse			8 54	St-Raphael, Bellch
	Roy, Joseph			2 06	St-Gervais, "
	Bossé William			4 30	Notre-Dame, Lévis
	Cauchon, Cyrille			2 93	St-David "
	Pelletier, Blanche			1 29	St-Romuald "
	Tetu, Hortence			1 31	St-Jean Port Joli
	Cantin, Joseph			1 46	St-Pierre, Riviére du Sud
	Bourget, Emilia			5 19	Bienville, Lévis
	Mimeau, Joseph			3 65	St-Lambert "
	Michaud, Henri			1 32	Notre-Dame, Lévis
	Fortier, Joseph			5 89	St-Henri "
	Lemieux, Scholastique, (décédé)			16 69	Isle aux Grues
	Gagné, Eugène			67 39	St-Thomas, Montm.
	Lafond, François			2 70	677 rue St-Valier, Q
	Vézina, Victoria			2 05	102 rue Signaï, Qué.
	Cohen, Louis			3 98	121 rue St-Paul, Q.
	Cohen, Charles			3 98	" " Q.
	Total			$7,598 40	

Bureau chef—Chèque No. 8708, tiré sur La Banque Nationale, Québec, le 17 juillet 1876 pour $37.31 en faveur

I declare that the above statement has been prepared under my directions and is

We declare that the above return is made up from the Books of the Bank, and that

QUEBEC, January 12, 1905.

Caisse d'Economie de Notre-Dame de Qnébec.

Agency at which the last transaction took place, or agency of issue of unpaid draft, &c. — Agence où la dernière transaction s'est faite, ou agence de l'émission de la traite impayée, etc.	Date of last transaction, or date of issue of unpaid draft, &c. — Date de la dernière transaction, ou date de l'émission de la traite impayée, etc.	Unpaid draft, &c. where payable. — Traite, etc., impayée, où payable.	Remarks. If known to be dead give names and addresses of legal representatives so far as known to the bank. — Observations. Si son décès est constaté, donnez les noms et adresses des représentants légaux, en tant que connus de la banque.
	Month Year		
Bureau Lévis....	24 déc. '92	.....	
"	18 jan. '93	.....	
"	20 nov. '92	.....	Ep. de Eugéne Roy.
"	4 août. '96	.....	Vve Jos. Michaud.
"	16 avril '93	.....	
" ..	17 nov. '94	.....	
" ..	26 sept. '92	.....	
"	30 janv. '94	.....	
" .. .	20 sept. '92	.....	
" ...	11 avril '93	.....	Vve de Julien Royer.
"	2 nov. '96	.....	
" . ..	26 août. '91	.....	
" ...	14 oct. '94	.....	
"	13 mars. '96	.....	
" ...	17 juillet '93	.....	
"	20 " '96	.....	Ep. de Geo. Couture.
"	21 déc. '93	.....	
"	1 avril '93	.....	
"	8 nov. '93	.....	
"	24 fév. '94	.....	Décédé.
"	26 oct. '94	.....	
"	1 mai '94	.....	
"	22 " '94	.....	
" ..	4 nov. '96	.....	
"	5 " '94	.....	
"	28 oct. '95	.....	
"	7 nov. '96	.....	
" ..	1 oct. '97	.....	
"	30 mai '96	.....	
"	27 déc. '95	.....	Fille de Philippe Pelletier.
"	22 " '98	.....	Fille de Felix Tetu.
"	28 fév. '98	.....	
"	10 janv. '99	.....	
"	7 sept. '97	.....	
"	28 déc. '98	.....	
" ...	18 nov. '98	.....	
Bureau St-Sauv'r	28 juin '98	.....	Balance due à Narcisse Mongeon.
"	5 avril '98	.....	
"	11 fév. '98	.....	
"	3 mai '98	.....	
"	19 juillet '99	.....	
"	19 " '99	.....	

du curé C. S. Richard, du Château Richer, (maint. décédé). Ce cheque n'a pas été présenté pour paiement

correct according to the Books of the Bank.

G. BELLEAU, *Chief Accountant.*

to the best of our knowledge and belief it is correct.

E. W. MÉTHOT, *President.*

L. C. MARCOUX, *Manager.*

REPORT

OF THE

SUPERINTENDENT OF INSURANCE

OF THE

DOMINION OF CANADA

FOR THE

YEAR ENDED DECEMBER 31

1904

PRINTED BY ORDER OF PARLIAMENT

OTTAWA
PRINTED BY S. E. DAWSON, PRINTER TO THE KING'S MOST EXCELLENT MAJESTY
1905

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OFFICE OF THE SUPERINTENDENT OF INSURANCE.

OTTAWA, June 30, 1905.

To the Honourable
W. S. FIELDING,
Minister of Finance.

SIR,—I have the honour herewith to submit the statement in detail of Insurance Companies for the year 1904, together with such an abstract and analysis of them as appeared proper to exhibit the progress of the business and the condition of the companies.

FIRE AND INLAND MARINE INSURANCE, 1904.

During the year 1904 the business of fire insurance in Canada was carried on by 38 companies; of these 10 were Canadian, 19 British and 9 American. Inland marine insurance was also transacted by 4 of them (2 Canadian and 2 American), and ocean marine by two of them (both Canadian). This list of companies differs from that of the previous year by the addition of two companies, one Canadian, the Montreal-Canada, and the other American, the German American. Two British companies retired, viz., the Manchester and the National of Ireland. The former ceased to transact business on the 24th day of June, 1904, and the latter on the 13th day of April, 1904. Since the close of the year a license has been issued to the Manitoba Assurance Company which is a provincial company, incorporated by an Act of the legislature of the Province of Manitoba. Two British companies (the British and Foreign Marine and the Marine) are licensed to carry on the business of inland marine insurance and the business of insuring registered mail matter in transit from place to place in Canada, and both did inland marine business during 1904.

FIRE PREMIUMS AND LOSSES CANADA IN 1904.

The cash received for premiums during the year in Canada has amounted to $13,169,882, being greater than that received in 1903 by $1,785,120; and the amount paid for losses has been $14,099,534, which is greater than that paid in 1903 by $8,228,818. The ratio of losses paid to premiums received is shown in the following table:—

FIRE INSURANCE IN CANADA IN 1904.

	Paid for Losses.	Received for Premiums.	Rate of Losses paid per cent of Premiums received.	The same for 1903.
	$	$		
Canadian companies	2,561,475	2,681,275	95·53	53·00
British "	9,172,919	8,343,666	109·94	51·86
American "	2,365,140	2,144,941	110·27	48·49
Total	14,099,534	13,169,882	107·06	51·57

The corresponding results for the thirty-six years over which our records extend, are given below ;—

FIRE Insurance in Canada.

	Premiums received.	Losses paid.	Rate of Losses paid per cent of Premiums received.
	$	$	
1869	1,785,539	1,027,720	57·56
1870	1,916,779	1,624,837	84·77
1871	2,321,716	1,549,199	66·73
1872	2,628,710	1,909,975	72·66
1873	2,968,416	1,682,184	56·67
1874	3,522,303	1,926,159	54·68
1875	3,594,764	2,563,531	71·31
1876	3,708,006	2,867,295	77·33
1877	3,764,005	8,490,919	225·58
1878	3,368,430	1,822,674	54·11
1879	3,227,488	2,145,198	66·47
1880	3,479,577	1,666,578	47·90
1881	3,827,116	3,169,824	82·83
1882	4,229,706	2,664,986	63·01
1883	4,624,741	2,920,228	63·14
1884	4,980,128	3,245,323	65·16
1885	4,852,460	2,679,287	55·22
1886	4,932,335	3,301,388	66·93
1887	5,244,502	3,403,514	64·90
1888	5,437,263	3,073,822	56·53
1889	5,588,016	2,876,211	51·47
1890	5,836,071	3,266,567	55·97
1891	6,168,716	3,905,697	63·31
1892	6,512,327	4,377,270	67·22
1893	6,793,595	5,052,690	74·37
1894	6,711,369	4,589,363	68·38
1895	6,943,382	4,993,750	71·92
1896	7,075,850	4,173,501	58·98
1897	7,157,661	4,701,833	65·69
1898	7,350,131	4,784,487	65·09
1899	7,910,492	5,182,038	65·51
1900	8,331,948	7,774,293	93·31
1901	9,650,348	6,774,956	70·20
1902	10,577,084	4,152,289	39·26
1903	11,384,762	5,870,716	51·57
1904	13,169,882	14,099,534	107·66
Totals	201,575,618	140,309,836	69·61

Taking the totals for the same thirty six years, according to the nationalities of the companies, the following are the results :—

FIRE Insurance in Canada for the thirty-six years—1869-1904.

	Premiums received.	Losses paid.	Rate of Losses paid per cent of Premiums received.
	$	$	
Canadian companies	44,972,338	31,204,463	69·39
British "	132,885,781	92,665,324	69·73
American "	23,717,499	16,440,049	69·32
Totals	201,575,618	140,309,836	69·61

The loss rate for 1904 (107·06) is greatly above the average for the thirty-six years over which our records extend.

Obtaining an approximation to the losses incurred during the year, by excluding the payments for losses outstanding at the beginning of the year, and including the amounts estimated for those of the year still unsettled, the ratio of the losses incurred to premiums received comes out 107·76 per cent, which is 56·82 per cent greater than the 50·94 of the previous year, and is 38·26 per cent greater than the average for the last fifteen years (69·50). The following are the rates of incurred losses from 1890 :—

Companies.	1904.	1903.	1902.	1901.	1900.	1899.	1898.	1897.	1896.	1895.	1894.	1893.	1892.	1891.	1890.
Canadian	97·50	53·17	42·51	58·22	83·25	53·20	55·22	69·06	69·50	65·87	72·47	72 45	73·33	71·79	63·07
British	110·34	50·97	40·40	74·15	97·99	58·80	79·12	63·50	59·50	69·32	67·76	76·57	66·36	62·00	56·29
American.. ...	110·55	47·93	38·61	66·83	107·17	57·25	71·05	64·32	61·72	73·11	68·84	74·40	73·86	61·26	62·08
Totals.....	107·76	50·94	40·55	70·29	97·00	57·75	74·37	64·41	61·31	69·31	68·69	75·55	68·64	63·95	58·25

Fire Insurance in Canada, 1904.

The gross amount of policies, new and renewed, taken during the year by fire companies was $1,002,305,105, which is greater by $69,030,341 than the amount taken in 1903. The premiums charged thereon amounted in 1904 to $16,006,969.26, being $1,968,787.71 greater than the amount charged the previous year. The rate of premiums (1·597) is higher than that of 1903 (1·504). The loss rate (107·06) is 55·49 per cent greater than the loss rate of the previous year (51·57) and 37·45 per cent greater than the average loss rate (69·61) for the past thirty-six years.

The rate per cent of premiums charged upon risks taken is shown in the following table :—

—	Gross amount of Risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.	The same for 1903.	The same for 1902.	The same for 1901.	The same for 1900.
	$	$					
Canadian companies ...	239,234,027	3,754,219 27	1·57	1·53	1·46	1·45	1·26
British " ...	609,942,293	9,675,361 61	1·59	1·49	1·46	1·41	1·24
American " ...	153,128,785	2,577,388 38	1·68	1·53	1·53	1·44	1·27
Totals.....	1,002,305,105	16,006,969 26	1·60	1·50	1·47	1·42	1·25

The increase in the amounts taken in 1904 as compared with 1903 among Canadian companies is $22,728,037. Among British companies there is an increase of $29,223,640 and among American companies there is an increase of $17,078,664.

In 1903 the increases in amount written among Canadian, British and American companies reporting to the office were $1,360,081, $24,025,828 and $15,838,969 respectively.

The details of the increase and decrease for the individual companies are as follows :—

Canadian Companies.

Increase.—Anglo-American, $1,462,163 ; British America, $1,630,184 ; Canadian Fire, $2,184,672 ; Equity, $1,535,086 ; London Mutual, $4,677,785 ; Mercantile Fire, $237,325 ; Montreal-Canada, $10,211,529 ; Quebec Fire, $1,090,852 ; Western, $2,508,222. Total, $25,537,818.

Decrease.—Ottawa Fire, $2,809,781. Total Increase, $22,728,037.

British Companies.

Increase.—Alliance, $3,617,446 ; Atlas, $4,781,701 ; Caledonian, $1,386,859 ; Commercial Union, $2,185,474 ; Guardian, $1,383,230 ; Law Union and Crown, $1,425,396 ; Liverpool and London and Globe, $12,506,107 ; London and Lancashire Fire, $1,561,096 ; London Assurance, $489,570 ; North British and Mercantile, $362,621 ; Northern, $2,626,005 ; Norwich Union, $2,624,451 ; Phœnix of London, $4,037,142 ; Royal, $5,165,615 ; Sun Fire, $2,130,273 ; Union Assurance, $6,752,241. Total, $53,035,227.

Decrease.—Manchester, $8,102,121 ; National of Ireland, $12,862,018 ; Scottish Union and National, $2,847,448. Total, $23,811,587. Total Increase, $29,223,640.

American Companies.

Increase.—Ætna Fire, $363,743 ; Connecticut Fire, $339,503 ; German-American, $619,445 ; Hartford Fire, $6,420,366 ; Home Fire, $4,216,267 ; Insurance Co. of North America, $1,276,907 ; Phenix of Brooklyn, $1,843,028 ; Phœnix of Hartford, $1,367,057 ; Queen, of America, $632,348. Total Increase, $17,078,664.

Premiums and Losses Compared with Risks.

The average rate of premium charged on each $1,000 of risks taken in 1904 is $15.970 as against $15.042, which was the corresponding rate in 1903. The individual rates for the different companies will be found in the annexed table, and will be seen to vary a good deal, as might naturally be expected, considering the varieties of the business done by the companies.

The losses incurred (approximate) during the year, compared with the amount of risk current (taking for this the mean of the amounts in force at the beginning and end of the year), have been at the average rate of $12.05 per $1,000 current risk. The corresponding rates for 1882–3–4–5–6–7–8–9–90–1–2–3–4–5–6–7–8–9–1900–1–2–3, $5.68, $5.56, $5.37, $4.54, $5.48, $5.70, $4.70, $4.19, $4.84, $5.33, $5.61, $6.17, $5.50, $5.75, $5 15, $5.38, $6.20, $4.99, $8.38, $6.68, $4.06 and $5.22, respectively.

The losses are, however, as usual, distributed very unevenly among the different companies, as appears from the following, computed on the above basis; where for convenience of comparison, the corresponding rates for 1903 are appended within parentheses :—

London Mutual, $5.30 ($3.43); Montreal-Canada, $5.74 (.....); Phœnix of London, $9.35 (5.38); Western, $9.70 ($3.82); Guardian, $9.79 ($6.31); Equity, $10.24 ($6.94); Phœnix of Hartford, $10.25 ($5.56); British America, $10.31 ($4.70); London Assurance, $10.73 ($4.67); Mercantile Fire, $10.93 ($3.47); Anglo-American, $11.05 ($7.03); Union Assurance, $11.13 ($4.24); Liverpool, London and Globe, $11.28 ($4.41); North British and Mercantile, $11.48 ($5.35); Canadian Fire, $11.49 ($8.37); Queen, of America, $11.65 ($6.11); Commercial Union, $11.74 ($5.68); Ætna Fire, $12.15 ($5.40); Norwich Union, $12.25 ($6.20); Ottawa Fire, $12.77 ($8.21); Caledonian, $12.82 ($4.38); Royal, $12.95 ($4.57); Manchester, $12.98 ($4,39); Sun Fire, $13.20 ($5,53); Law Union and Crown, $13.43 ($7.93); Quebec Fire, $13.45 ($3.51); Hartford Fire, $13.82 ($4.79); Atlas, $14.63 ($6.34); Northern, $15.06 ($7.17); Insurance Company of North America, $15.31 ($5.89); London & Lancashire Fire, $15.49 (4.96); Phenix of Brooklyn, $15.94 ($5.50); Scottish Union & National, $17.77 ($5.18); Alliance, $19.55 ($3.46); Connecticut Fire, $20.57 ($9.06); Home Fire, $27.95 ($8.23).

The annexed table gives the gross amount of risks taken by the several companies during the year, and the premiums charged thereon, and also the distribution of losses, with the proportionate rate of premiums to risks, and the proportion of the amounts paid for losses to those received for premiums during the year For convenience of comparison the rates of 1903 are appended. It must be noted that the premiums in the second column are those charged on the whole gross amount of risks taken by each company during the year.

Fire Insurance Done in Canada in 1904.

—	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of risks taken.	The same for 1903.	Net Cash paid during the Year for Losses.	Net Cash received during the Year for Premiums.	Rate of Losses paid per cent. of premiums received.	The same for 1903.
Canadian Companies.	$	$ cts.			$ cts.	$ cts.		
Anglo-American	28,733,601	436,395 54	1·52	1·43	311,345 32	284,863 10	109·30	60·20
British America	43,743,719	711,161 94	1·63	1·54	529,762 60	532,270 64	99·53	49·03
Canadian Fire	15,687,470	292,109 12	1·86	1·74	156,039 67	205,086 53	76·08	56·85
Equity Fire	15,010,117	225,004 62	1·50	1·43	142,503 11	151,142 43	94·28	61·12
London Mutual	40,606,604	638,167 67	1·57	1·76	331,429 40	430,190 26	77·04	56·77
Mercantile	7,053,838	102,781 50	1·46	1·37	112,271 47	92,759 84	121·03	51·42
Montreal-Canada	10,211,529	170,025 93	1·67	....	87,819 40	127,386 07	68·94	....
Ottawa Fire	14,624,500	238,367 94	1·63	1·57	188,563 66	161,040 90	117·09	64·64
Quebec	9,272,947	134,816 40	1·45	1·43	142,877 27	119,630 58	119·43	39·34
Western	54,289,702	805,388 61	1·48	1·41	558,863 85	576,963 75	96·87	44·51
Totals	239,234,027	3,754,219 27	1·57	1·53	2,561,475 75	2,681,274 10	95·53	53·00
British Companies.								
Alliance	23,692,229	289,918 77	1·22	1·17	556,239 38	242,674 65	229·21	56·06
Atlas	25,407,809	437,406 48	1·72	1·62	488,703 26	374,880 12	130·36	48·16
Caledonian	23,058,753	346,842 62	1·50	1·40	368,007 57	300,842 55	122·33	50·52
Commercial Union	39,079,533	628,411 98	1·61	1·49	559,371 02	528,214 57	105·90	56·96
Guardian	36,958,520	622,732 83	1·68	1·55	446,445 10	547,241 20	81·58	58·39
Law Union and Crown	8,574,190	139,201 34	1·62	1·50	117,666 17	117,897 60	99·80	70·10
Liverpool and London and Globe	71,032,825	1,141,066 75	1·61	1·40	813,100 55	957,611 36	84·91	40·02
London and Lancashire	22,648,704	350,796 27	1·55	1·52	422,805 60	316,238 82	133·70	54·04
London Assurance	13,535,825	181,839 50	1·34	1·23	168,648 82	144,314 88	116·86	59·55
Manchester	8,415,813	138,540 34	1·65	1·43	147,537 21	114,837 74	128·47	51·81
National Ireland	6,072,378	83,823 41	1·38	1·69	70,552 26	100,346 71	70·31	57·65
North British	47,454,403	730,951 60	1·54	1·40	741,146 28	648,079 30	114·36	55·58
Northern	30,750,190	495,062 65	1·61	1·53	555,908 55	446,893 87	124·39	68·38
Norwich Union Fire	34,175,255	570,002 50	1·67	1·56	454,873 95	497,860 59	91·37	53·38
Phœnix, of London	53,762,736	918,878 19	1·71	1·68	613,373 25	805,091 02	76·19	44·91
Royal	86,089,613	1,310,901 29	1·52	1·44	1,379,587 93	1,107,030 79	124·62	51·07
Scottish Union and National	22,879,518	358,063 20	1·56	1·53	536,796 08	309,052 06	173·69	51·22
Sun Insurance Office	21,282,776	346,740 72	1·63	1·55	326,955 46	300,259 55	108·89	52·04
Union Assurance	35,071,223	584,180 17	1·67	1·52	405,201 30	484,296 39	83·67	38·26
Totals	609,942,293	9,675,361 61	1·59	1.49	9,172,919 74	8,343,663 77	109·94	51·86
American Companies.								
Ætna Insurance Co	16,818,953	268,213 22	1·59	1·46	262,708 91	236,077 86	111·28	55·18
Connecticut Fire	4,819,778	89,203 83	1·85	1·68	112,940 68	73,996 78	152·63	76·18
German-American	619,445	9,072 78	1·46	....	None.	None.	....	....
Hartford Fire	24,255,565	422,854 96	1·74	1·56	333,097 76	361,430 19	92·16	41·13
Home Fire	19,046,833	321,194 83	1·69	1·50	425,291 87	280,366 28	151·69	33·45
Insurance Co. of North America	19,772,717	300,138 70	1·52	1·38	302,133 59	246,203 12	122·72	49·77
Phœnix, of Brooklyn	15,970,041	281,815 98	1·76	1·69	241,825 92	237,782 60	101·70	43·00
Phœnix, of Hartford	13,146,048	217,265 88	1·65	1·50	144,196 87	177,554 33	81·21	52·44
Queen, of America	38,679,405	667,628 20	1·73	1·58	542,942 68	531,530 17	102·15	51·70
Totals	153,128,785	2,577,388 38	1·68	1·53	2,365,138 28	2,144,941 33	110·27	48·49
Grand totals	1,002,305,105	16,006,969 26	1·60	1·50	14,099,533 77	13,169,879 20	107·06	51·57

British Fire Companies.

The total cash receipts from premiums were $8,343,664, being an increase of $1,009,232 as compared with the previous year; the payments for losses were $9,172,920. being $5,369,158 greater than for 1903; while the general expenses amounted to $2,324,316, being $156,161 greater than in 1903, thus showing balance of $3,153,572 adverse to the companies. In the previous year there was a balance of $1,362,518 favourable to the companies.

Paid for losses	$ 9,172,920
" general expenses	2,324,316
Total	$11,497,236
Received for premiums	8,343,664
Balance adverse to the companies	$ 3,153,572

The following detail gives the balances for the different companies:

Balance in favour.—National of Ireland, $2,689.

Balance adverse.—Alliance, $376,740; Atlas, $225,170; Caledonian, $151,109; Commercial Union, $172,855; Guardian, $59,442; Law Union and Crown, $36,999; Liverpool and London and Globe, $110,226; London and Lancashire Fire, $192,924; London Assurance, $73,314; Manchester, $81,225; North British and Mercantile, $265,950; Northern, $226,097; Norwich Union, $104,806; Phœnix of London, $22,109; Royal, $577,194; Scottish Union and National, $308,364; Sun Fire, $115,275; Union Assurance, $56,462; total, $3,156,261. Total adverse balance, $3,153,572.

For every $100 of premiums received there was spent on the average $109.94 in payment of losses and $27.86 for general expenses.

In 1903 the loss rate was $51.86 and the general expenses $29.56 for every $100 of premiums received.

For the fire business the rate of premium was $15.863 per $1,000 of risks taken, as against $14.871 in 1903.

Hence these companies have done a larger volume of business than in 1903, at a higher rate of premium, a lower rate of expense, but at a much higher rate of loss.

Collecting the result for the twenty-nine years from 1875 to 1904, as regards the receipts for premiums and the expenditure of the British companies, we find:—

Paid for losses (1875-1904)	$ 86,942,961
" general expenses	33,820,402
Total payments	$120,763,363
Received for premiums	124,732,835
Excess of receipts over expenses	$ 3,969,472

It will be seen, from an examination of the table given below, that an adverse balance was in existence from the year 1877 till the end of the year 1886, due to the exceptional circumstances of the conflagration at St. John in the first mentioned year—when the losses paid by British companies amounted to almost five millions of dollars; that such adverse balance was reversed at the end of the year 1887, when a favourable balance of $341,938 was shown, and that this favourable balance increased thereafter, from year to year, (with the exception of the year 1893) up to the close of 1899 when it amounted to $5,029,980. In 1900 the loss by the British companies on account of the Ottawa and Hull conflagration amounted to over two and a half million of dollars. To this is due the large deficit of that year, $1,365,476, wiping out the savings of the preceding four years, and reducing the favourable balance at the end of 1900 to $3,664,504, which sum had been still further reduced to $3,512,636 at the end of 1901. The favourable experience for the years 1902 and 1903 increased this balance to $7,123,044 at the end of 1903, but it has been again reduced by the unfavourable experience of 1904 to $3,969,472.

Year.	Balance.	Year.	Balance.
	$		$
1875	+ 51,765		
1876	+ 89,015	1875 to 1876	+ 140,780
1877	—4,210,951	1875 to 1877	— 4,070,171
1878	+ 676,458	1875 to 1878	— 3,393,713
1879	+ 210,430	1875 to 1879	— 3,183,283
1880	+ 727,389	1875 to 1880	— 2,455,894
1881	+ 161,162	1875 to 1881	— 2,294,732
1882	+ 481,511	1875 to 1882	— 1,813,221
1883	+ 439,797	1875 to 1883	— 1,373,424
1884	+ 443,919	1875 to 1884	— 929,505
1885	+ 674,984	1875 to 1885	— 254,521
1886	+ 237,216	1875 to 1886	— 17,305
1887	+ 359,243	1875 to 1887	+ 341,938
1888	+ 752,956	1875 to 1888	+ 1,094,894
1889	+ 918,128	1875 to 1889	+ 2,013,022
1890	+ 712,981	1875 to 1890	+ 2,726,003
1891	+ 470,014	1875 to 1891	+ 3,196,017
1892	+ 452,941	1875 to 1892	+ 3,648,958
1893	— 205,430	1875 to 1893	+ 3,443,528
1894	+ 172,105	1875 to 1894	+ 3,615,633
1895	+ 39,223	1875 to 1895	+ 3,654,856
1896	+ 709,118	1875 to 1896	+ 4,363,974
1897	+ 356,290	1875 to 1897	+ 4,720,264
1898	+ 140,610	1875 to 1898	+ 4,860,874
1899	+ 169,106	1875 to 1899	+ 5,029,980
1900	—1,365,476	1875 to 1900	+ 3,664,504
1901	— 151,868	1875 to 1901	+ 3,512,636
1902	+2,247,890	1875 to 1902	+ 5,760,526
1903	+1,362,518	1875 to 1903	+ 7,123,044
1904	—3,153,572	1875 to 1904	+ 3,969,472

\+ Favourable. — Adverse.

As the reports of the general business of the British companies, which are appended to their several statements, are made up in a form not readily understood, except by an expert, I have this year, as in previous years, made an approximate analysis of them which will be found on page lxxxvi. Only two or three of these companies profess to make any special provision for the liability under the head of 'Unearned Premiums,'

but they set aside a certain sum under the title of 'Fire Fund,' which is held to meet future contingencies, and is charged against the company as a liability. I have taken 60 per cent of the annual revenue from premiums as a fair approximation to the exact *pro rata* of the premiums on unexpired risks, which forms the basis of the item in our returns for Canadian business. Also, in cases where life assurance is combined with fire (the assets of these branches being required by the Imperial statute to be kept separately) I have omitted the life business entirely, considering that the life funds are more than sufficient to cover the liabilities in this branch, and thus making the results, as regards paid up capital, less favourable to the companies.

American Fire Companies.

The receipts for premiums (including the inland marine business of the Ætna Fire and the Insurance Company of North America) were $2,167,698; the payments for losses, $2,368,303, and the general expenses, $585,238. Hence for every $100 of premiums received there were spent on the average $109.25 in payment of losses, and $27 in general expenses.

The following detail gives the balances for the different companies :—

Adverse balances :—Ætna Fire, $79,617; Connecticut Fire, $57,927; German-American, $1,977; Hartford Fire, $68,850; Home Fire, $211,236; Insurance Co. of North America, $124,289; Phenix of Brooklyn, $63,860; Phœnix of Hartford, $19,442; Queen, of America, $158,645. Total adverse balance, $785,843.

The results of the total business of these companies, from 1875 to 1904, inclusive, are as follows :—

Paid for losses (1875–1904)	$15,765,021
" general expenses	6,122,114
Total payments	$21,887,135
Received for premiums	22,791,192
Excess of receipts over payments	$ 904,057

The table given below shows the result of the business of each year from 1875 to 1904, inclusive, and the total results from year to year during the same period.

Year	Balance.	Years inclusive.	Balance.
	$		$
1875	+ 58,841		
1876	+ 97,919	1875 to '76	+ 156,760
1877	— 396,468	1875 to '77	— 239,708
1878	+ 47,399	1875 to '78	— 192,309
1879	+ 32,894	1875 to '79	— 159,415
1880	+ 56,316	1875 to '80	— 103,099
1881	+ 53,747	1875 to '81	— 49,352
1882	+ 62,244	1875 to '82	+ 12,892
1883	+ 102,135	1875 to '83	+ 115,027
1884	+ 91,136	1875 to '84	+ 206,163
1885	+ 100,784	1875 to '85	+ 306,947
1886	+ 91,096	1875 to '86	+ 398,043
1887	— 49	1875 to '87	+ 397,994
1888	+ 102,288	1875 to '88	+ 500,282
1889	+ 97,488	1875 t6 '89	+ 597,770
1890	+ 54,404	1875 to '90	+ 652,174
1891	+ 72,378	1875 to '91	+ 724,552
1892	— 16,487	1875 to '92	+ 708,065
1893	— 42,205	1875 to '93	+ 665,860
1894	+ 7,392	1875 to '94	+ 673,252
1895	— 53,047	1875 to '95	+ 620,205
1896	+ 96,621	1875 to '96	+ 716,826
1897	+ 51,695	1875 to '97	+ 768,521
1898	+ 91,807	1875 to '98	+ 860,328
1899	+ 100,740	1875 to '99	+ 961,068
1900	— 385,296	1875 to '00	+ 575,772
1901	+ 80,198	1875 to '01	+ 655,970
1902	+ 586,257	1875 to '02	+1,242,227
1903	+ 447,673	1875 to '03	+1,689,900
1904	— 785,843	1875 to '04	+ 904,057

+ Favourable. — Adverse.

Canadian Fire Companies.

In considering the Canadian Companies, their whole fire insurance business, in Canada and elsewhere, as well as their whole marine business, must be taken into account, inasmuch as a separation of expenses between these branches has not been made.

The following table gives the distribution of fire business between Canada and elsewhere, for the seven companies transacting business outside of Canada, and shows that the home business was, on the whole, less favourable to the companies than the foreign business.

Fire Insurance, 1904.

Companies.	In Canada.				In Other Countries.			
	Amount of Risks taken during the year.	Premiums received	Losses paid.	Rate of losses paid per cent of Premiums received.	Amount of Risks taken during the year.	Premiums received	Losses paid.	Rate of losses paid per cent of Premiums received.
	$	$	$		$	$	$	
British America	43,743,719	532,271	529,763	99·53	237,257,471	1,776,807	1,191,926	67·08
Canadian Fire.....	15,687,470	205,087	156,040	76 08	1,189,254	12,315	3,002	24·38
Equity Fire	15,010,117	151,142	142,503	94·28	4,537,464	46,145	17,365	37·63
London Mutual.....	40,606,604	430,190	331,429	77·04	5,998,005	85,983	51,745	60 18
Montreal-Canada....	10,211,529	127,386	87,819	68·94	2,835,881	39,032	6,946	17·80
Ottawa Fire	14,624,500	161,041	188,564	117·09	2,840,739	16,472	77,775	472·16
Western.....	54,289,702	576,904	558,864	96·87	395,248,753	2,423,358	1,855,559	76·57
Total	194,173,641	2,184,021	1,994,982	91·34	649,907,567	4,400,112	3,204,318	72·82

The subjoined table gives the rate per cent of losses paid, as compared with premiums received, upon business done in Canada and other countries by Canadian companies, during the year 1878 to 1904, inclusive, a perusal of which will show that, taken over the whole period, the Canadian business has been more favourable to the companies than the business transacted in other countries :—

Year.	In Canada.			In Other Countries.		
	Premiums received	Losses paid.	Rate per cent of losses paid as compared with Premiums received.	Premiums received	Losses paid.	Rate per cent of losses paid as compared with Premiums received.
	$	$		$	$	
1878	591,495	241,545	40·84	1,251,923	737,430	58·90
1879	552,090	287,729	52·12	1,309,902	923,242	70·48
1880	459,653	219,954	47·85	1,377,310	885,293	64·28
1881	428,795	304,488	71·01	1,439,085	1,085,846	75·45
1882	543,126	334,000	61·50	1,413,989	1,137,399	80·44
1883	606,557	436,800	72·01	1,483,941	1,136,380	76·58
1884	550,188	376,969	68·52	1,401,051	1,122,882	80·15
1885	983,555	518,633	52·73	1,485,078	1,051,090	70·78
1886	996,562	655,534	65·78	1,499,840	1,049,575	69·98
1887	1,002,817	661,682	65·98	1,496,712	1,037,123	69·29
1888	1,002,109	655,191	65·38	1,453,410	1,008,509	69·39
1889	1,014,314	586,164	57·79	1,527,909	1,012,624	66·28
1890	1,018,226	604,846	59·40	1,584,879	910,511	57·45
1891	1,102,237	780,862	70·84	1,662,538	1,165,583	70·11
1892	629,708	485,446	77·09	1,907,652	1,191,545	62·46
1893	621,135	427,349	68·80	2,356,413	1,560,592	66·23
1894	626,768	423,777	67·61	2,303,219	1,442,596	62·63
1895	785,416	499,472	63·59	2,566,980	1,462,849	56·99
1896	782,956	460,236	58·78	2,487,459	1,446,314	58·14
1897	725,775	529,597	72·97	2,399,542	1,263,368	52·65
1898	783,326	392,821	50·15	2,260,724	1,464,544	64·78
1899	836,601	462,726	55·31	2,264,877	1,568,496	69·25
1900	689,956	658,405	95·43	2,804,896	1,969,862	70·23
1901	1,133,478	702,125	61·94	3,321,478	2,142,811	64·51
1902	1,291,216	519,990	40·27	3,464,786	2,119,685	61·18
1903	1,700,838	884,899	52·03	3,876,273	2,089,753	53·91
1904	2,184,021	1,994,982	91·34	4,400,112	3,204,318	72·82
Total	23,642,918	15,106,222	63·89	56,801,978	37,190,220	65·47

The assets of the ten Canadian companies doing fire business amounted, at the end of the year, to $7,646,255, covering a total amount of insurance of all kinds, of $840,086,580, being at the rate of $9.10 for every $1,000 of insurance in force; they have also a subscribed capital not called up, amounting to $1,470,272, making a total security of $10.85 for every $1,000 insured. The liabilities of the same companies amounted to $5,593,973, made up as follows :—

Unsettled losses	$	450,298
Unearned premiums		5,096,888
Sundry		46,787
	$	5,593,973

The unearned premiums are here taken to be the *pro rata* proportions of the gross premiums for the time unexpired in the cases of Fire and Inland Marine insurance, and the whole premium in the case of a current Ocean risk. The surplus of assets over liabilities available for the protection of policy-holders, independent of the subscribed capital not called up, amounts to $2,052,282.

The capital stock of these companies paid up or in course of payment, amounts to $3,095,288.

The following table gives the condition at the end of 1904 of all the Canadian stock companies in reference to the surplus on account of policy-holders.

FIRE and Marine Insurance Companies, December 31, 1904.

——	Subscribed Capital.	Capital paid up.	Excess of Assets over Liabilities, excluding Capital Stock.	Subscribed Capital not called up.
	$	$	$ c.	$
Anglo-American	482,600	217,085	17,937 04	265,515
British America	850,000	*835,396	287,897 65	14,604
Canadian Fire	250,000	125,000	225,996 31	125,000
Equity	500,000	144,650	60,721 54	355,350
London Mutual	100,000	17,500	5,342 92	82,500
Mercantile Fire	250,000	50,000	182,627 75	200,000
Montreal Canada	157,960	15,796	143,798 21	142,164
Ottawa Fire	250,000	*100,000	93,182 68	150,000
Quebec	225,000	*125,000	109,473 66	100,000
Western	1,500,000	*1,464,861	925,304 04	35,139
Total	4,565,560	3,095,288	2,052,281 80	1,470,272

* As reduced by Act of Parliament.

A comparison of this with the figures for the previous year shows the following results :—

Loss or deterioration during 1904 :—Anglo-American, $146,003.71 ; British America, $547,944.85 ; Canadian Fire, $15,011 ; Equity Fire, $58,017.14 ; London Mutual, $54,420.65 ; Mercantile Fire, $42,507.05 ; Ottawa Fire, $92,860.34 ; Quebec Fire, $56,466.91 ; Western, $819,309.37.

Including the whole business of the mixed companies, as well outside as within the Dominion, it appears that the Canadian companies have received during the year 1904 a total cash income of $8,548,486.29, which is made up as follows :—

——	1904.	The same in 1903.	The same in 1902.	The same in 1901.
	$ c.	$ c.	$ c.	$ c.
Interest and dividends	193,742 25	182,595 86	155,059 80	164,488 52
Premiums	8,342,437 94	7,428,254 20	6,775,963 74	6,286,942 01
Sundry	12,306 10	10,095 40	7,543 74	17,709 71
Total	8,548,486 29	7,620,945 46	6,938,567 28	6,469,140 24

In the same way the cash expenditure during 1904 has been $9,667,657.38, distributed into :—

	1904.	The same in 1903.	The same in 1902.	The same in 1901.
	$ c.	$ c.	$ c.	$ c.
Losses paid	6,706,551 96	4,315,004 63	3,987,114 25	4,065,778 01
General expenses	2,809,501 20	2,512,276 00	2,276,809 16	2,032,419 20
Dividends to stockholders	151,604 22	207,331 00	214,175 08	205,964 19
Total	9,667,657 38	7,034,611 63	6,478,098 49	6,304,161 40

Thus it appears that for every $100 of income there has been spent $113.09, namely : for losses, $78.45 ; for general expenses, $32.87, and for dividends to stockholders, $1.77. Hence, also, for every $100 of premiums received there has been paid out $80.39 for losses, $33.68 for expenses, and $1.82 for dividends to stockholders.

The total cash income received by the Canadian companies during the thirty years from 1875 to 1904 inclusive, is $128,002,854.32. The respective amounts for the several years, and the distribution thereof under proper headings, are shown in the subjoined table :—

CANADIAN COMPANIES—INCOME FOR THE YEARS 1875 TO 1904.

Year.	Premiums.	Interest and dividends.	Sundry.	Total.
	$ c.	$ c.	$ c.	$ c.
1875	3,273,692 53	190,950 19	3,356 10	3,467,998 82
1876	4,125,722 37	244,001 25	7,186 08	4,376,909 70
1877	3,512,673 47	218,770 38	6,236 04	3,737,679 89
1878	2,826,356 58	217,133 43	15,750 26	3,059,240 27
1879	2,863,826 01	185,247 30	10,196 03	3,059,269 34
1880	3,208,038 89	179,533 29	19,916 66	3,407,488 84
1881	3,131,925 97	169,392 14	30,702 06	3,332,020 17
1882	3,007,132 65	153,878 46	27,386 28	3,188,397 39
1883	3,005,945 52	132,126 05	30,438 85	3,168,510 42
1884	2,990,995 28	117,679 52	16,286 55	3,124,961 35
1885	3,089,381 09	107,151 57	16,044 77	3,212,577 43
1886	3,090,851 40	113,394 35	25,828 55	3,230,074 30
1887	3,346,968 91	114,522 46	18,398 62	3,479,889 99
1888	3,348,045 64	119,815 97	16,567 79	3,484,429 40
1889	3,539,640 73	119,929 14	12,420 02	3,671,989 89
1890	3,603,151 65	135,874 52	14,287 16	3,753,313 33
1891	3,586,851 72	134,421 14	12,208 29	3,733,481 15
1892	3,579,893 51	117,770 41	83,291 41	3,780,955 33
1893	4,143,323 99	139,080 23	*205,621 62	4,488,025 84
1894	4,142,923 05	140,213 35	6,025 87	4,289,162 27
1895	4,408,191 57	139,458 16	6,773 90	4,554,423 63
1896	4,168,663 92	132,581 62	6,289 09	4,307,534 63
1897	4,007,110 65	128,385 56	6,386 91	4,141,883 12
1898	4,157,139 74	134,006 75	5,897 89	4,297,044 38
1899	4,430,792 71	128,389 00	5,379 62	4,564,561 33
1900	5,345,803 78	135,529 30	32,559 76	5,513,892 84
1901	6,286,942 01	164,488 52	17,709 71	6,469,140 24
1902	6,775,963 74	155,059 80	7,543 74	6,938,567 28
1903	7,428,254 20	182,595 86	10,095 40	7,620,945 46
1904	8,342,437 94	193,742 25	12,306 10	8,548,486 29
Total	122,768,641 22	4,545,121 97	689,091 13	128,002,854 32

* Of this amount $197,500 was premium upon the new stock issued by the British America and the Western.

The expenditure of the same Companies during the same period of thirty years amounted in the aggregate to the sum of $129,679,779.80, thus showing an excess of expenditure over income to the amount of $1,676,925.48. The amount expended in the respective years, and their distribution under proper headings, are given in the following table :—

EXPENDITURE FOR THE YEARS 1875 TO 1904.

Year.	Losses paid.	General Expenses	Dividends to Shareholders.	Total Expenditure.	*e* Excess of income over Expenditure. — *d* The Reverse.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1875	1,694,885 99	985,926 28	159,608 88	2,840,421 15	*e* 627,577 67
1876	2,746,563 00	1,342,268 96	213,655 04	4,302,487 00	*e* 74,422 70
1877	3,555,283 21	1,234,552 83	125,928 21	4,915,764 25	*d* 1,178,084 36
1878	1,891,130 71	1,026,354 51	146,163 83	3,063,649 05	*d* 4,408 78
1879	1,966,854 83	938,436 79	159,253 74	3,064,545 36	*d* 5,276 02
1880	2,236,943 54	889,409 73	164,650 50	3,291,003 77	*e* 116,485 07
1881	2,898,045 45	901,679 10	145,137 85	3,944,862 40	*d* 612,842 23
1882	2,294,212 90	917,526 03	110,813 47	3,322,552 40	*d* 134,155 01
1883	2,291,429 02	925,970 41	110,480 00	3,327,879 43	*d* 159,369 01
1884	2,165,708 63	871,037 06	102,675 50	3,139,421 19	*d* 14,459 84
1885	1,985,256 67	917,879 59	99,896 73	3,003,032 99	*e* 209,544 44
1886	2,128,942 82	926,299 50	114,809 02	3,170,051 34	*e* 60,022 96
1887	2,397,382 03	1,031,696 74	123,422 74	3,552,501 51	*d* 72,611 52
1888	2,355,960 53	1,009,167 74	122,198 27	3,487,326 54	*d* 2,897 14
1889	2,417,046 62	1,064,557 52	126,759 42	3,608,363 56	*e* 63,626 33
1890	2,254,866 61	1,114,472 16	135,689 92	3,505,028 69	*e* 248,284 64
1891	2,588,894 16	1,198,806 97	145,256 90	3,932,958 03	*d* 199,476 88
1892	2,454,821 80	1,440,994 51	128,372 23	4,024,188 54	*d* 243,233 21
1893	2,911,005 90	1,402,862 69	112,163 43	4,426,032 02	*e* 61,993 82
1894	2,749,953 12	1,389,355 44	157,025 56	4,296,334 12	*d* 7,171 85
1895	2,986,323 54	1,451,684 01	162,167 30	4,600,174 85	*d* 45,751 22
1896	2,777,327 97	1,417,637 39	162,610 10	4,357,575 46	*d* 50,040 83
1897	2,529,432 31	1,402,470 67	162,438 28	4,094,341 26	*e* 47,541 86
1898	2,700,774 91	1,394,742 19	164,092 45	4,259,609 55	*e* 37,434 83
1899	3,063,716 43	1,524,637 05	166,853 81	4,755,207 29	*d* 190,645 96
1900	3,828,359 85	1,921,904 32	159,674 98	5,909,939 15	*d* 396,046 31
1901	4,065,778 01	2,032,419 20	205,964 19	6,304,161 40	*e* 164,978 84
1902	3,987,114 25	2,276,809 16	214,175 08	6,478,098 49	*e* 460,468 79
1903	4,315,004 63	2,512,276 00	207,381 00	7,034,611 63	*e* 586,333 83
1904	6,706,551 96	2,809,501 20	151,604 22	9,667,657 38	*d* 1,119,171 09
Total	84,945,571 40	40,273,335 75	4,460,872 65	129,679,779 80	*d* 1,676,925 48

CANADIAN FIRE COMPANIES IN FOREIGN FIELDS.

The undermentioned Canadian Fire Insurance Companies carry on business outside Canada in the several countries, states, &c., set opposite their respective names, viz. :—

Name of Company.	Name of Countries, States, &c.
British America Assurance Company ...	The States of Alabama, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming, Newfoundland, Mexico, Porto Rico and the Hawaiian Islands.
Canadian Fire Insurance Company.....	Newfoundland.
Equity Fire Insurance Company.....	Surplus business in United States.
London Mutual.....	Newfoundland and surplus business in United States.
Montreal-Canada Fire Insurance Comp'ny.	Newfoundland and United States.
Ottawa Fire Insurance Company;.....	Newfoundland and surplus business in United States. Business in United States discontinued during the year.
Western Assurance Company	Newfoundland, British West Indies and the United States. The company also has a branch office in London, England, through which business is transacted in Great Britain and the British possessions in the far East, and in Africa, as well as at some points on the continent of Europe.

INLAND NAVIGATION AND OCEAN INSURANCE, 1904.

Inland marine insurance is carried on in Canada by two Canadian companies (the British America and the Western), and to a very limited extent by two American companies (the Ætna Fire, and the Insurance Company of North America), and two British companies (the British and Foreign Marine Insurance Company and the Marine Insurance Company). Ocean business is transacted by the two Canadian companies, but the greater part of this business is transacted by companies which are not required to be licensed, and do not report to this Department.

The figures given below include the Canadian inland marine business of the two American companies and the two British companies, and the whole inland marine and ocean business done by the two Canadian companies.

Inland Marine.

The premiums received amounted to $597,876, the losses incurred to $385,194, and the losses paid to $401,144. At the end of the year the losses unsettled were $22,458.

The inland marine business has been more favourable than the year previous. The losses incurred amounted to 64·43 per cent of the premiums received. The rates for 1902 and 1903 were 76·68 and 68·00 respectively.

Ocean Marine.

The premiums received amounted to $716,719, the losses incurred to $541,409, and the losses paid to $547,436. At the end of the year the total outstanding or unsettled losses were $52,354.

In the ocean business the rate of losses incurred to premiums received was 75·54 per cent, whilst in 1902 and 1903 the rates were 78·23 and 85·58 respectively.

An abstract of the inland marine business will be found on page lxxxvii and details of this and the ocean business for the individual companies on pages lxxxiv and lxxxv.

LIFE INSURANCE, 1904.

The business of life insurance was transacted by forty active companies, of which twenty-one are Canadian, seven British and twelve American.

Insurances Effected during the Year.

The total amount of policies in Canada taken during the year 1904 was $98,306,102, which is greater than the amount taken in 1903 by $6,738,297. The Canadian companies show an increase in 1904 of $3,882,009, whilst in 1903 they had an increase of $9,286,937; the American companies have an increase of $2,879,414, whilst in 1903 they had an increase of $1,919,315; and the British companies have a decrease of $23,126, whilst in 1903 they had a decrease of $191,413, the total increase in 1904 being $6,738,297, as above stated.

The respective amounts effected are :—

Canadian Companies	.....	$59,051,113
British "	.....	3,109,778
American "	.....	36,145,211

So that the amount taken by native companies exceeds that taken by the British and American together by about $19,800,000.

Life Insurance in Force in 1904.

The total amount of insurance in force at the close of the statements was 587,880,790, which shows the large increase of $39,437,790 over that of the previous year, being distributed as follows :—

	Total in force.	Increase.
Canadian companies	$ 364,640,166	$ 29,001,226
British	42,608,738	481,478
American	180,631,886	9,955,086
Total	$ 587,880,790	$ 39,437,790

The following tables will enable the progress of the total business to be traced during the past thirty years, both as regards the amount of insurances effected from year to year, and the total amount in force.

AMOUNTS of Insurance effected in Canada during the respective Years 1875–1904.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	$	$	$	$
1875	5,077,601	1,689,833	8,306,824	15,074,258
1876	5,465,966	1,683,357	6,740,804	13,890,127
1877	5,724,648	2,142,702	5,667,317	13,534,667
1878	5,508,556	2,789,201	3,871,998	12,169,755
1879	6,112,706	1,877,918	3,363,600	11,354,224
1880	7,547,876	2,302,011	4,057,000	13,906,887
1881	11,158,479	2,536,120	3,923,412	17,618,011
1882	11,855,545	2,833,250	5,423,960	20,112,755
1883	11,883,317	3,278,008	6,411,635	21,572,960
1884	12,926,265	3,167,910	7,323,737	23,417,912
1885	14,881,695	3,950,647	8,332,646	27,164,988
1886	19,289,694	4,054,279	11,827,375	35,171,348
1887	23,505,549	3,067,040	11,435,721	38,008,310
1888	24,876,259	3,985,787	12,364,483	41,226,529
1889	*26,438,358	3,399,313	14,719,266	*44,556,937
1890	23,541,404	3,390,972	13,591,080	40,523,456
1891	21,904,302	2,947,246	13,014,739	37,866,287
1892	25,585,534	3,625,213	15,409,266	44,620,013
1893	28,089,437	2,967,855	14,145,555	45,202,847
1894	28,670,364	3,214,216	17,640,677	49,525,257
1895	27,909,672	3,337,638	13,093,888	44,341,198
1896	26,171,830	2,869,971	13,582,769	42,624,570
1897	30,351,021	2,778,510	15,138,134	48,267,665
1898	35,043,182	3,323,107	16,398,384	54,764,673
1899	42,138,128	3,748,127	21,514,478	67,400,733
1900	38,545,949	3,717,997	26,632,146	68,896,092
1901	38,298,747	3,059,043	32,541,438	73,899,228
1902	45,882,167	3,324,317	31,346,482	80,552,966
1903	55,169,104	3,132,904	33,265,797	91,567,805
1904	59,051,113	3,109,778	36,145,211	98,306,102
Total	718,604,468	91,304,270	427,229,822	1,237,138,560

NET amounts of Insurance in force in Canada, 1875–1904.

1875	21,957,296	19,455,607	43,596,361	85,009,264
1876	24,649,284	18,873,173	40,728,461	84,250,918
1877	26,870,224	19,349,204	39,468,475	85,687,903
1878	28,656,556	20,078,533	36,016,848	84,751,937
1879	33,246,543	19,410,829	33,616,330	86,273,702
1880	37,838,518	19,789,863	33,643,745	91,272,126
1881	46,041,591	20,983,092	36,266,249	103,290,932
1882	53,855,051	22,329,368	38,857,629	115,042,048
1883	59,213,699	23,511,712	41,471,554	124,196,875
1884	66,519,958	24,317,172	44,616,596	135,453,726
1885	74,591,139	25,930,272	49,440,735	149,962,146
1886	88,181,859	27,225,607	55,908,230	171,315,696
1887	101,796,754	28,163,329	61,734,187	191,694,270
1888	114,034,279	30,003,210	67,724,094	211,761,583
1889	125,125,692	30,488,618	76,348,392	231,963,702
1890	135,218,990	31,613,730	81,599,847	248,424,567
1891	143,368,817	32,407,937	85,698,475	261,475,229
1892	154,709,077	33,692,706	90,708,482	279,110,265
1893	167,475,872	33,543,884	94,602,966	295,622,722
1894	177,511,846	33,911,885	96,737,705	308,161,436
1895	188,326,057	34,341,172	96,590,352	319,257,581
1896	195,303,042	34,837,448	97,660,009	327,800,499
1897	208,655,459	35,293,134	100,063,684	344,012,277
1898	226,209,636	36,606,195	105,708,154	368,523,985
1899	252,201,516	38,025,948	113,943,209	404,170,673
1900	267,151,086	39,485,344	124,433,416	431,069,846
1901	284,684,621	40,216,186	138,868,227	463,769,034
1902	308,202,596	41,556,245	159,053,464	508,812,305
1903	335,638,940	42,127,260	170,676,800	548,443,000
1904	364,640,166	42,608,738	180,631,886	587,880,790

* Including 20 months' business of the Canada Life.

Amount of Insurance terminated in 1904.

The amount of insurance terminated in natural course, namely, by death, maturity or expiry, was $9,995,574, which is greater by $728,807 than the corresponding amount in the previous year; and the amount terminated by surrender and lapse was $44,709,036, being greater than in the previous year by $4,453,819.

Relatively to the amounts at risk the amounts so terminated do not differ to any material extent from those of the previous year, giving for every $1,000 of current risk $16.73 terminated in natural course and $74.81 by surrender and lapse, making a total of $91.54. In the year 1903 these rates were $16.71 and $72.58 respectively, making a total of $89.29, thus giving a difference of $2.25 for each $1,000 at risk.

The following table exhibits the rates for the last six years:—

TERMINATED out of each $1,000 current risk.

	Naturally.						Surrender and Lapse.					
	1899.	1900.	1901.	1902.	1903.	1904.	1899.	1900.	1901.	1902.	1903.	1904.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Canadian companies..	13 74	13 80	14 40	12 91	13 27	13 58	64 94	59 29	58 34	57 45	61 58	62 79
British " ..	21 76	23 46	22 90	20 81	28 51	30 06	35 37	37 93	48 01	35 23	37 13	38 37
American " ..	28 09	25 69	24 62	33 11	20 39	19 72	88 43	96 20	102 22	120 85	102 33	106 51

The total termination amounts to about 55·65 per cent of the amount of new policies. The actual amounts of termination were distributed as follows:—

	Naturally.	By Surrender and Lapse.
	$	$
Canadian companies	4,960,451	22,929,264
British "	1,313,118	1,676,287
American "	3,722,005	20,103,485
Total	9,995,574	44,709,036

The details of the individual companies will be found on page cxv.

Canadian Policies in Force.

Omitting the industrial policies of the London Life, the Union Life and the Metropolitan, the thrift policies of the Sun Life and the monthly policies of the Excelsior, the following table gives the numbers and amounts of policies in Canada and the average amount of a policy in force at the date of the statements :—

	Number.	Amount.	Average Amount of a Policy.
		$	$
Canadian companies	236,574	354,422,796	1,498
British "	21,723	42,608,738	1,961
American "	92,472	154,870,405	1,675
Total	350,769	551,901,939	1,573

The average amount of *new* policies is : for Canadian companies $1,427 ; for British companies, $1,902 ; and for American, $1,527. The corresponding amounts last year were $1,471, $1,836 and $1,484.

Death Rate.

In the calculation of the death rate this year, as in previous years, the mean number of policies in force and the number of policies terminated by death during the year have been admitted as approximations to the mean number of lives exposed to risk and the number of deaths during the year respectively. It is believed that the results arrived at represent the actual mortality among insured lives in Canada as accurately as can be gathered from the returns of the companies.

	1904.			1903.	1902.	1901.	1900.	1899.	1898.	1897.	1896.	1895.
	Number of lives exposed to risk.	Number of deaths.	Death Rate.	Death Rate.	Death Rate.	Death Rate.	Death Rate.	Death Rate.	Death Rate.	Death Rate.	Death Rate.	Death Rate.
Active companies....	631,338	6,954	11·015	10·998	10·301	11·213	11·226	10·733	10·549	10·907	10·095	11·166
Assessment companies	116,551	941	8·074	7·103	8·559	8·314	7·985	7·352	7·818	7·507	6·798	8·654
Retired companies..	3,281	154	46·930	34·269	39·221	40·544	40·182	35·733	33·560	26·747	32·969	30·235
Total	751,170	8,049	10·715	10·492	10·177	10·850	10·770	10·197	10·113	10·205	9·261	11·092

PREMIUM INCOME during respective Years 1875–1904.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	$	$	$	$
1875	707,256	623,296	1,551,835	2,882,387
1876	768,543	597,155	1,437,612	2,803,310
1877	770,319	577,364	1,299,724	2,647,407
1878	827,098	586,044	1,197,535	2,610,677
1879	919,345	565,875	1,121,537	2,606,757
1880	1,039,341	579,729	1,102,058	2,721,128
1881	1,291,026	613,595	1,190,068	3,094,689
1882	1,562,085	674,362	1,308,158	3,544,605
1883	1,652,543	707,468	1,414,738	3,774,749
1884	1,869,100	744,227	1,518,991	4,132,318
1885	2,092,986	803,980	1,723,012	4,619,978
1886	2,379,238	827,848	1,988,634	5,195,720
1887	2,825,119	890,332	2,285,954	6,001,405
1888	3,166,883	928,667	2,466,298	6,561,848
1889	*4,459,595	979,847	2,785,403	*8,224,845
1890	3,921,137	1,022,362	3,060,652	8,004,151
1891	4,258,926	1,030,479	3,128,297	8,417,702
1892	4,729,940	1,088,816	3,251,598	9,070,354
1893	5,156,008	1,073,541	3,403,230	9,632,779
1894	5,435,031	1,079,330	3,394,914	9,909,275
1895	5,702,783	1,137,366	3,452,205	10,292,354
1896	6,075,454	1,137,607	3,389,605	10,602,666
1897	6,598,012	1,174,732	3,443,074	11,215,818
1898	7,107,073	1,210,601	3,676,490	11,994,164
1899	7,805,174	1,276,229	3,957,304	13,038,707
1900	9,373,405	1,372,355	4,261,181	15,006,941
1901	9,133,890	1,346,666	4,709,298	15,189,854
1902	10,048,204	1,415,273	5,614,083	17,077,560
1903	10,882,650	1,435,318	5,922,297	18,240,265
1904	11,959,100	1,473,514	6,536,710	19,969,324
Total	134,517,264	28,973,978	85,592,495	249,083,737

* Including 20 months' business of the Canada Life.

The total amount paid to policy-holders during 1904 was as follows :—

Death claims (including bonus additions)	$ 6,939,943 85
Matured endowments (including bonus additions)	2,205,194 90
Annuitants	227,774 44
Paid for surrendered policies	1,402,693 31
Dividends to policy-holders	1,028,752 41
Total	$11,804,358 91

The distribution of payments among the different companies will be found on pages cx and cxi.

Hence, for every $100 premiums received, there has been paid to policy-holders $49.91, leaving $50.09 to be carried to reserve, expense and profits.

Including the business done outside of Canada by the Canadian companies, the following table shows the total premium income and payments to policy-holders of all companies, other than assessment companies, doing life insurance business in Canada, for the last twenty-six years, and also the ratio of payments to policy-holders to premiums received.

Year.	Premiums Income.	Payments to Policy-holders	Rate of Payments to Policy-holders per cent of Premiums.
	$	$	
1879	2,606,756	1,301,480	49·93
1880	2,691,128	1,389,986	51·65
1881	3,094,689	1,879,240	60·72
1882	3,544,603	1,946,444	54·91
1883	3,861,179	2,201,152	57·01
1884	4,195,726	2,073,395	49·42
1885	4,684,409	2,544,101	54·31
1886	5,298,596	2,851,981	53·83
1887	6,105,474	3,235,205	52·99
1888	6,655,762	3,440,729	51·70
1889	8,336,167	3,942.590	47·30
1890	8,131,852	4,445,668	54·67
1891	8,667,609	4,911,485	56·66
1892	9,347,131	5,452,151	58·33
1893	9,952,833	5,133,284	51·58
1894	10,345,919	5,516,929	53·32
1895	10,887,501	5,862,447	53 85
1896	11,469,040	6,506,096	56·73
1897	12,197,626	7,076,962	58·02
1898	13,190,742	6,782,006	51·41
1899	14,490,102	7,680,959	53·01
1900	16,633,142	9,232,061	55 50
1901	17,130,456	8,993,125	52·49
1902	19,501,945	9,397,97[illegible]	48 19
1903	21,240,823	10,288,364	48·44
1904	23,650,887	11,804,359	49·91
Total	257,912,097	135,890,170	52·69

Collecting the results for the twenty-six years, 1879 to 1904, we find that the total payments to policy-holders amount to 52·69 per cent of the premium income during the said period.

The subjoined table shows the total premium income and payments to policy-holders, during the last twenty-six years, of the life insurance companies *which have ceased to do new business in Canada*, and also the ratio of payments to policy-holders to premiums received.

Year.	Premium Income.	Payments to Polity-holders.	Rate of Payments to Policy-holders per cent of Premiums.
	$	$	
1879	490,688	396,053	80·71
1880	447,910	317,531	70·89
1881	441,393	489,370	110·87
1882	412,436	376,811	91·36
1883	371,570	450,678	121·29
1884	343,179	454,906	132·56
1885	321,566	395,851	123·10
1886	278,108	342,049	122·99
1887	262,445	423,747	161·46
1888	237,559	395,466	166·47
1889	216,730	337,829	155·88
1890	191,101	363,519	190·22
1891	181,905	319,246	175·51
1892	175,340	329,963	188·18
1893	163,723	368,887	225·31
1894	178,467	435,862	244·23
1895	163,366	367,132	224·73
1896	150,395	377,949	251·30
1897	174,155	449,425	258·06
1898	163,918	358,968	219·00
1899	152,534	376,018	246·51
1900	145,756	391,576	268·65
1901	132,201	476,885	360·73
1902	127,420	317,859	249·46
1903	105,250	274,631	260·93
1904	83,689	283,392	338·63
Total	6,112,804	9,871,603	161·49

Collecting the results for twenty-six years, 1879 to 1904, it will be seen that the total payments to policy-holders made by said retired companies exceed by 61·49 per cent the total premium income during the same period.

Canadian Companies.

The assets and liabilities, income and expenditure, of the Canadian Life Companies will be found exhibited in the statements under their respective headings at pages civ, cv, cix and cxii. The tables of mortality employed by the various companies in the calculation of their reinsurance reserve are shown in the table on page cv.

From tables on pages cix and cxii referred to, it will be seen that the Canadian companies have received an income of $19,707,733.08 drawn from the following sources :—

Premiums and annuity sales	$ 15,640,664 88
Interest and dividends	3,693,689 11
Sundry	373,379 09
Total	$ 19,707,733 08

And they expended $11,291,964.20 under the following items:—

Paid to policy-holders and annuitants	$ 6,054,777 85
General expenses	5,019,467 32
Dividends to stockholders	217,719 03
Total	$11,291,964 20

Hence out of every $100 of income they have expended in payment to policy holders $30.72; in general expenses, $25.47; and in dividends to stockholders, $1.10, leaving $42.71 to be carried to reserve.

By reference to the table at page civ, it will be seen that the total assets at December 31, 1904, of the Canadian life companies other than assessment companies (including $4,451,530 outstanding and deferred premiums, interest and rents due and accrued which have not as yet gone into income) amount to $91,212,350, an increase over the corresponding amount at the end of the year 1903 of $9,578,325.

The amount of risks in force has increased during the year from $399,858,274 to $440,998,200, a gain of $41,139,926, and the reserves have increased from $72,755,528 in 1903 to $80,684,769 in 1904, an increase of $7,929,241.

The following table gives the premium and other income of the Canadian companies other than assessment companies, during the past twenty-six years, and also the payments to policy-holders for general expenses and for dividends to stockholders during the same period.

Year.	Premiums	Interest and other Receipts.	Total Income.	Paid to Policy-holders.	General Expenses.	Dividends to Stock-holders.	Total Expenditure.
	$	$	$	$	$	$	$
1879	919,344	280,375	1,199,719	331,118	247,885	33,351	612,354
1880	1,039,342	325,581	1,364,923	412,230	272,689	32,311	717,230
1881	1,291,027	389,819	1,680,846	683,595	350,973	76,122	1,110,690
1882	1,562,085	387,218	1,949,303	719,656	396,308	66,459	1,182,513
1883	1,738,973	477,346	2,216,319	777,355	459,329	40,856	1,277,540
1884	1,932,506	499,074	2,431,580	671,448	508,573	48,821	1,228,842
1885	2,157,338	585,066	2,742,404	934,750	527,371	36,769	1,498,890
1886	2,482,113	672,547	3,154,660	1,316,175	659,938	109,450	2,085,563
1887	2,922,526	768,480	3,691,006	1,405,686	736,846	70,202	2,212,734
1888	3,260,800	777,266	4,038,066	1,416,516	874,657	52,651	2,343,824
1889*	4,570,918	1,234,146	5,805,064	2,001,150	1,091,027	65,411	3,157,588
1890	4,236,746	985,915	5,222,661	2,081,236	1,006,698	121,005	3,208,939
1891	4,508,834	1,097,710	5,606,544	2,036,711	1,093,215	55,465	3,185,391
1892	5,006,717	1,174,010	6,180,727	2,438,040	1,210,501	57,010	3,705,551
1893	5,476,059	1,281,031	6,757,090	2,265,703	1,432,144	57,994	3,755,841
1894	5,871,677	1,423,932	7,295,609	2,567,454	1,560,229	59,908	4,187,591
1895	6,297,930	1,508,649	7,806,579	3,070,440	1,723,309	132,112	4,925,861
1896	6,941,828	1,577,222	8,519,050	3,244,495	1,778,627	76,031	5,099,153
1897	7,579,816	1,992,213	9,572,029	3,641,627	2,119,437	83,774	5,844,838
1898	8,303,650	2,066,907	10,370,557	3,542,393	2,391,527	87,885	6,021,805
1899	9,256,570	2,202,132	11,458,702	3,801,089	2,616,951	88,510	6,506,550
1900	10,999,604	2,520,623	13,520,227	5,195,146	3,117,578	82,342	8,395,066
1901	11,074,492	2,792,261	13,866,753	4,890,754	3,262,458	128,442	8,281,654
1902	12,472,590	3,282,477	15,755,067	5,086,307	3,757,986	190,264	9,034,557
1903	13,883,211	3,684,797	17,568,008	5,516,778	4,443,827	202,787	10,163,392
1904	15,640,665	4,067,068	19,707,733	6,054,778	5,019,467	217,719	11,291,964
Total	151,427,361	38,053,865	189,481,226	66,102,630	42,659,640	2,273,651	111,035,921

* Including 20 months' business in the Canada Life.

Valuation of Life Policies in Canada.

The following are the results of the valuation of the policies of a number of the licensed life insurance companies completed since the issue of the 1902 report. The valuation was made on the basis of the H^{M}. Mortality Table of the Institute of Actuaries, with interest at 4½ per cent for policies issued previous to January 1, 1900, and at 3½ per cent for policies issued subsequently, the pure premiums only being valued.

Ætna Life Insurance Company.

Valuation as at December 31, 1904.

1. Policies issued prior to March 31, 1878:—Number of policies, 2,192; amount, $2,247,610; value, $1,129,802.

2. Policies issued subsequent to March 31, 1878:—Number of policies, 10,038; amount, $14,824,077; value, $4,209,889.

Net reserve on all policies in force, $5,339,691.

Continental Life Insurance Company.

Valuation as at December 31, 1903.

Number of policies, 2,899; amount, $3,428,041; value, $196,458; amount of reinsured policies, $109,250; value, $4,443; net amount in force, $3,318,791; net reserve, $192,015.

Canada Life Assurance Company.

Valuation as at December 31, 1904.

Number of policies, 48,623; amount, $98,596,526; value, $21,955,340; amount of bonus additions, $3,209,418; value of bonuses and guaranteed premium reductions, $1,909,752. Amount of reinsured policies (including $15,418 bonus additions), $1,279,767; value, $204,643. Number of life annuities, 44; annual payments thereunder, $26,469.85; value, $191,962. Total net amount in force, $100,526,177; total net reserve, $23,852,411.

Crown Life Insurance Company.

Valuation as at December 31, 1904.

Number of policies, 1,783; amount, $2,985,200; value, $157,521; amount of reinsured policies, $203,000; value, $6,636. Number of life annuities, 1; annual payments thereunder, $75; value, $288. Net amount in force, $2,782,200; net reserve, $151,173.

Federal Life Assurance Company of Canada.

Valuation as at December 31, 1904.

Number of policies, 11,099; amount, $16,047,283; value, $1,856,681 (inclusive of bonus additions); value of premium reductions, $7,406. Amount of reinsured policies, $398,500; value, $13,110. Number of life annuities, 10; annual payments thereunder, $3,068.91; value, $16,352. Net amount in force, $15,649,346; total net reserve, $1,867,329.

GERMANIA LIFE INSURANCE COMPANY.

Valuation as at December 31, 1903.

Number of policies, 114; amount, $222,592; value, $122,722. Amount of bonuses, $1,356; value, $1,006. Total amount in force, $223,948; total net reserve, $123,728.

LONDON LIFE INSURANCE COMPANY.

Valuation as at December 31, 1903.

Ordinary business (including Intermediate Branch):—Number of policies, 3,752; amount, $3,287,848; value (including value of guaranteed reductions), $542,029. Amount of reinsured policies, $24,000; value, $3,415. Net amount in force, $3,263,848; net reserve, $538,614.

Industrial business:—Number of policies, 49,945; amount, $4,180,660; value, $719,404.

Total net reserve, $1,258,018.

MANUFACTURERS LIFE INSURANCE COMPANY.

Valuation as at December 31, 1903.

Number of policies, 25,337; amount, $34,373,794; value, $4,455,500. Amount of bonus additions, $20,350; value, $11,682. Value of premium reductions, $3,955. Amount of reinsured policies, $351,595; value $36,230. Number of life annuities, 7; annual payments thereunder, $2,405.80; value, $17,950. Total net amount in force, $34,042,599; total net reserve, $4,452,857.

MUTUAL LIFE ASSURANCE COMPANY OF CANADA.

Valuation as at December 31, 1903.

Number of policies, 25,732; amount, $37,587,551; value, $6,333,083. Value of guaranteed premium reductions, $40,974. Amount of reinsured policies, $249,166; value, $16,029. Number of life annuities, 32; annual payments thereunder, $6,489,73; value, $62,546, Total net amount in force, $37,338,385; total net reserve, $6,420,574.

NORTH AMERICAN LIFE ASSURANCE COMPANY.

Valuation as at December 31, 1904.

Number of policies, 24,784; amount, $35,416,380; value (including value of bonus additions and premium reductions), $5,476,650. Amount of reinsured policies, $623,441; value, $52,046. Amount of industrial policies, $8,215; value, $3,640, Number of life annuities, 56; annual payments thereunder, $9,961.17; value, $87,807. Total net amount in force, $34,801,154; total net reserve, $5,516,051.

PELICAN & BRITISH EMPIRE LIFE OFFICE.

Valuation as at December 31, 1904.

Number of policies, 2,382 ; amount $5,606,172 ; value, $1,633,095, Amount of bonus additions, $343,930 ; value, $171,053 ; value of premium reductions, $3,090. Amount of policies reinsured (including $11,564 bonuses), $182,396 ; value, $65,762. Number of life annuities, 9 ; annual payments thereunder, $6,095.06 ; value, $31,444. Total net amount in force, $5,767,906 ; total net reserve, $1,772,920.

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY.

Valuation as at December 31, 1904.

Number of policies, 2,111 ; amount, $3,775,368 ; net reserve, $338,910.

ROYAL INSURANCE COMPANY.

Valuation as at December 31, 1904.

1. Policies issued previous to March 31, 1878 :—Number, 99 ; amount, $220,677 ; value, $130,792. Amount of bonuses, $69,824 ; value, $53,349. Total amount, $290,-501 ; total reserve, $184,141.

2. Policies issued or assumed subsequent to March 31, 1878 :—Number, 361 ; amount, $834,699 ; value, $160,736. Amount of bonuses, $50,847 ; value, $34,121. Number of life annuities, 4 ; annual payments thereunder, $674.21 ; value, $6,713. Total amount, $885,546 ; total reserve, $201,570.

Total amount in force, $1,176,047 ; total net reserve, $385,711.

STAR LIFE ASSURANCE SOCIETY.

Valuation as at December 31, 1904.

Number of policies, 236 ; amount, $386,585 ; value, $140,548. Reversionary bonuses, $49,545 ; value, $32,512. Value of reductions of premium, $911. Total amount in force, $436,130 ; total reserve, $173,971.

SUBSIDIARY HIGH COURT, ANCIENT ORDER OF FORESTERS.

Valuation as at December 31, 1903.

Number of policies, 953 ; amount, $862,940 ; value, $38,573. Value of reductions of premium, and provision therefor under policies guaranteeing same, $7,230. Total reserve, $45,803.

TRAVELERS INSURANCE COMPANY.

Valuation as at December 31, 1904.

1. Policies issued prior to March 31, 1878 :—Number, 566 ; amount, $596,776 value, $327,110.

2. Policies issued subsequent to March 31, 1878:—Number, 2,913; amount, $7,473,459; value, $1,527,824. Number of life annuities, 11; annual payments there under, $2,193; value, $13,502.

Total amount, $8,070,235; total net reserve, $1,868,436.

UNITED STATES LIFE INSURANCE COMPANY.

Valuation as at December 31, 1903.

Number of policies, 1,004; amount, $1,802,315; value, $254,662. Amount of bonus additions, $2,167; value, $1.620. Number of life annuities, 1; annual payments thereunder, $20; value, $233. Total amount in force, $1,802,315; total reserve, $256,515.

CANADIAN LIFE COMPANIES IN FOREIGN FIELDS.

The undermentioned Canadian Life Insurance Companies carry on business outside Canada in the several countries, states, &c., set opposite their respective names, viz.:—

Name of Company.	Name of Countries, States, &c.
Canada Life Assurance Company	The States of Illinois, Michigan, Minnesota, New York, Ohio, Pennsylvania and Washington in the United States of America; Great Britain; Newfoundland and Nassau.
Confederation Life Association	Newfoundland, Mexico, West Indies and Costa Rica.
Imperial Life	Newfoundland and West Indies.
Manufacturers' Life Assurance Co'y.	Newfoundland, Bermuda, British Honduras, British West Indies, Cape Colony, Costa Rica, Cuba, Curacao (D.W.I.), Egypt, Formosa, Great Britain and Ireland, Hawaiian Islands, Hong Kong, India, Japan, China (Treaty Torts), Porto Rico, Phillipine Islands, Straits Settlements, Michigan, Natal, Newfoundlard, Transvaal, and Siam.
Mutual Life Assurance Co. of Canada (formerly the Ontario Mutual)	Newfoundland.
North American Life Assurance Co.	The States of Illinois, Maryland, Michigan, New York, New Jersey, Pennsylvania, and Washington in the United States of America, the Bahamas and Bermuda.
Sun Life Assurance Co. of Canada	Belgium, Burmah, Ceylon, Central America, Open ports of China, Chile, Costa Rica, Cuba, Egypt, France, Great Britain and Ireland, Hawaiian Islands, India, Japan, Java, Philippines, Porto Rico, Straits Settlements, several states of the United States of America (District of Columbia, Georgia, Maryland, Michigan, New-Jersey, North Carolina, Pennsylvania, South Carolina and Virginia), Mexico, and the West India Islands.

ASSESSMENT LIFE INSURANCE, 1904.

The business of life insurance on the assessment plan has been carried on by four Canadian associations, reporting to this office, three of them being fraternal societies, and one, the Commercial Travellers' Mutual Benefit Society, insuring only commercial travellers, manufacturers, wholesale merchants and their clerks and salesmen.

One American company, the Mutual Reserve Life Insurance Company, which formerly carried on business on the assessment plan under the name of the Mutual Reserve

Fund Life Association, has been reincorporated under the laws of the State of New York as an ordinary or level premium life insurance company, and having given the notice provided for in section 42A of the Insurance Act is required, under the provisions of said section, to maintain in respect of all policies issued in Canada since August 11, 1899, the reserve required by sections 25 and 35 of said Act to be maintained by ordinary life insurance companies with fixed and definite premiums. From the time of its said reincorporation up to the 4th November, 1904, its contracts issued in Canada were those of an ordinary life company payable at death, while policies issued prior to said 4th August, 1899, were dealt with according to the laws applicable to assessment life insurance companies. In the 1904 session of the Parliament of Canada, an Act was passed, cap. 101, entitled "an Act respecting the Canadian assessment policy-holders in the Mutual Reserve Life Insurance Company," whereby the holders of assessment policies were enabled to obtain ordinary policies of life insurance with fixed and definite premiums instead of such assessment policies, on the terms and subject to the conditions in the said Act set forth ; such policy-holders having the option, however, of continuing theirinsurance on the assessment plan. A very large percentage of the assessment policies have been under the provisions of said Act converted into level premium policies. It is also enacted by said Act that upon the company's obtaining the license, for the issue of which provision is therein made, said company shall from the date of said license possess all the rights and powers and be subject to all the liabilities enacted by the Insurance Act with respect to life insurance companies licensed under section 4 of said last mentioned Act. The license for which provision was made was issued on the 5th November, 1904, since which date the condition limiting the company's right to issue policies in Canada to those payable at death has ceased to be in force.

The total amount of policies taken in Canada during the year 1904 by the four Canadian associations above referred to was $12,370,500, which is less than the amount of assessment policies of these associations taken in 1903 by $314,500, and the net amount in force at the end of the year was $133,434,000, which is greater than the amount in force at the end of 1903 by $5,800,000. The amount of the insurance terminated by death was $1,150,789, and by surrender and lapse, $5,435,711. The total terminations amount to 53·24 per cent of the amount of new policies.

The details of individual companies will be found on pages cxx and cxxii.

The total amount paid by members for membership fees, annual dues, assessments, &c., was $1,663,870, and the amount paid for death claims was $1,227,633.

Details of the assets and liabilities, income and expenditure will be found on pages cxxiii and cxxiv.

ACCIDENT INSURANCE, 1904.

Accident insurance may be subdivided into two classes, viz.:—*Employers' Liability Insurance and Personal Accident*, both of which are covered by an accident license.

The business of accident insurance was transacted by eleven companies, viz : 5 Canadian (all of which combined it with sickness insurance, one with plate glass insurance, and one with guarantee insurance); 2 American (one of which combined it

with life, and one with sickness and steam boiler insurance), and 4 British (three of which combined it with guarantee business and all with sickness insurance).

Employers' Liability.

Of the eleven accident companies, only nine transacted Employers' Liability Insurance, viz:—3 Canadian, 4 British and 2 American.

The total premiums received for this class of risks was $495,834, and the losses paid amounted to $244,066, with unsettled claims outstanding to the amount of $107,133.

An abstract will be found at page cxxix.

Personal Accident.

All the accident companies transacted personal accident business, the total premiums for which were $811,003, insuring an amount of $144,260,341. The claims paid amounted to the sum of $335,995, and there were outstanding at the close of the year unsettled claims amounting to $58,659.

An abstract will be found at page cxxviii.

GUARANTEE INSURANCE, 1904.

Guarantee business was transacted by seven companies, two of which are Canadian three British and two American.

The list does not differ from that of the previous year.

The total premiums received were $156,725, guaranteeing an amount of $43,432,400, and the net amount paid for claims was $25,308, with unsettled claims amounting to $21,301 outstanding at the end of the year.

An abstract will be found at page cxxviii.

The Guarantee Company of North America transacted business outside of the Dominion which is not included in the above.

CONTRACT INSURANCE.

Two companies, both American, are licensed to carry on a class of business which is not defined in the Insurance Act, but which is particularly described in the licenses of the companies concerned, and may be known as the business of guaranteeing and becoming security for the due performance of any office, trust, contract or agreement, executing and guaranteeing bonds, undertakings and obligations, including appeal and other bonds in legal actions and proceedings. This class of insurance is, for the sake of brevity and convenience, styled 'contract insurance.' Although not covered by the definition contained in the *Insurance Act* of guarantee insurance, it is analogous thereto,

and might with propriety be considered a branch thereof, and it will probably be deemed desirable at an early day to enlarge the definition of guarantee insurance so as to include the same.

The premiums received in 1904 amounted to $15,314, and the losses paid were $98. An abstract will be found at page cxxx.

SICKNESS INSURANCE.

The business of sickness insurance has been carried on by ten companies, viz., one American, four British and five Canadian. Four of the companies combine it with accident insurance, four with guarantee and accident insurance, one with accident and plate glass insurance, and one with accident and steam boiler insurance.

It appears, however, that sickness insurance not in combination or in conjunction with accident risks has been carried on only to a very limited extent, and returns of the premiums received in respect thereof and losses paid, &c., have not been made to this department.

In addition to the ten companies above referred to, three fraternal societies, licensed by this office, viz.: the Supreme Court of the Independent Order of Foresters and the Subsidiary High Court of the Ancient Order of Foresters and the Canadian Order of Woodmen of the World, pay sick benefits to such of their members as stipulate therefor in their application for membership. In the case of the Ancient Order of Foresters these benefits are paid partly through the lodges and partly by the Subsidiary High Court.

PLATE GLASS INSURANCE IN CANADA, 1904.

The business of plate-glass insurance was transacted by four companies, viz.: 2 Canadian (one of which combined it with accident insurance), and 2 American.

The companies, having adopted the system of insurance by replacement, instead of paying the value of the glass broken, and their contracts not stating any amounts as insured thereby, their returns do not show the amount of insurance effected during the year, nor the amount in force at the end thereof. The premiums received during the year in Canada for plate-glass insurance were $102,894, being greater than the amount received the previous year by $12,483, and the total losses incurred were $37,866, being $2,140 greater than the amount incurred in 1903. An abstract will be found at page cxxix.

BURGLARY GUARANTEE INSURANCE, 1904.

This branch of insurance, which is transacted to a considerable extent in Great Britain, was introduced into Canada twelve years ago. On June 14, 1893, a license was issued to the Dominion Burglary Guarantee Company (Limited), now the Dominion Guarantee Company, Limited, whose head office is at the city of Montreal, to transact the business of guaranteeing against loss or damage by reason of burglary or house-breaking, and guaranteeing against loss of jewellery, bullion and other moveable property deposited with it for safekeeping. This company, which was incorporated

by an Act of Parliament of Canada, assented to on April 1,1893, was at Dec. 31, 1904, the only company licensed by this department to carry on the business of burglary guarantee insurance in Canada. On May 15, 1905, a license was granted to an American company, The Fidelity and Casualty Company of New York to transact this class of insurance. A table showing the premiums received by it, the number of policies issued, the amount insured thereby, the number and amount of policies in force at the end of the year, the amount of claims paid, &c., will be found at page cxxix.

At the present time there are one hundred and fourteen (114) companies under the supervision of this office. The nature of the business transacted by them is as follows :

Number of companies doing life insurance			53
"	"	" assessment plan	4
"	"	fire insurance	37
"	"	inland marine insurance	6
"	"	ocean marine insurance	2
"	"	accident insurance	13
"	"	guarantee insurance	9
"	"	steam boiler insurance	2
"	"	plate-glass insurance	4
"	"	burglary guarantee insurance	2
"	"	registered mail, &c., insurance	3
"	"	sickness insurance	15
"	"	contract	2

The deposits for the protection of policy-holders, held by the Honourable the Receiver General in trust for these companies, at June 30, 1905, amounted to $37,213,212.63 in securities as follows:—

Canadian Government securities	$ 2,978,676 48
Canada Provincial securities	5,819,516 29
United States bonds	1,005,000 00
British Government securities	1,781,200 00
British Colonial securities	1,072,613 33
Montreal harbour bonds	386,000 00
Municipal securities	20,495,726 54
Bank stocks	23,633 33
Loan companies debentures	326,566 67
Railway debentures guaranteed	2,399,279 99
Massachusetts bonds	925,000 00
Total	$37,213,212 63

There was also deposited with Canadian trustees, in conformity with the Act, $19,559,258.98, making a total of $56,772,471.61 for the protection of policy-holders, being an increase since last report of $3,587,038.03.

The distribution of the total sum of $56,772,471.61 held, as above mentioned, for the protection of policy-holders among the different classes, is as follows:—

Fire and inland marine	$ 9,816,051 16
Life	45,251,883 86
Accident, guarantee, plate-glass, &c	1,704,536 59
Total	$56,772,471 61

The total amount of premiums received in Canada for all forms of insurance was $36,833,698, of which $17,331,586 was received by Canadian companies, and $19,502,112 by British and American. The following summary shows the distribution of the premiums to the various classes —

PREMIUMS, 1904.

Fire	$ 13,169,882
Inland marine	67,975
Life	19,969,324
Life (assessment)	1,663,870
Personal accident	805,668
Guarantee	156,725
Plate-Glass	102,894
Steam Boiler	49,600
Burglary Guarantee	21,048
Sickness (so far as separate return made)	275,486
Inland transit	40,078
Contract	15,314
Employers' Liability	495,834
Total	$ 36,833,698

Or dividing them according to the nationalities of the companies:—

PREMIUMS, 1904.

	Canadian Companies.	British Companies.	American Companies.
	$	$	$
Fire	2,681,275	8,343,666	2,144,941
Inland Marine	14,431	30,787	22,757
Life	11,959,100	1,473,514	6,536,710
Life (Assessment)	1,663,870		
Accident	475,000	211,645	119,023
Guarantee	55,993	82,014	18,718
Plate-Glass	37,303		65,591
Sickness	240,482	33,256	1,748
Steam Boiler	46,703		2,897
Burglary Guarantee	21,048		
Inland Transit		32,870	7,208
Contract			15,314
Employers' Liability	136,381	302,132	57,321
Total	17,331,586	10,509,884	8,992,228

RULES AND REGULATIONS REGARDING THE ACCEPTANCE OF SECURITIES OFFERED FOR DEPOSIT BY INSURANCE COMPANIES, &c., &c.

The following extracts from Orders in Council, Minutes of the Treasury Board, &c., (all of which have been previously published) are here collected for convenience of reference :

Particulars of Securities offered for Deposit.—All applications for the acceptance of bonds or debentures, whether as original deposits or in exchange for securities which the applicants desire to have released, must be accompanied by a statement giving full particulars of the securities offered for acceptance under the following headings, viz.:—

'Date, date of maturity, place of payment of principal, rate of interest, how payable, *i.e.*, yearly or half yearly, date and place of payment of interest, market value at time of application for acceptance, and, if not quoted in the market, the price at which purchased by the company and date of such purchase.

'Also, as regards municipalities whose bonds or debentures are offered :

'The population, assessed value, rate of taxation, assets, total debenture indebtedness, and all other liabilities, income and expenditure for the last fiscal year, and any other details in the possession of the company which would be of assistance in determining the value of the securities offered for acceptance.

'The Board desire to be in possession of all possible information in relation to such securities in order that they may be in a position to give the matter proper consideration.' (T.B., Nov. 9, 1888.)

Railway Debentures.—'The Board are of opinion that they cannot accept as a deposit the bonds of any railway company, unless guaranteed directly or indirectly by the Canadian Government.' (T.B., Oct. 27, 1890.)

Loan Companies' Bonds.—The Board had under consideration a memorandum from the Superintendent of Insurance with reference to the application of the Land Mortgage Companies' Association of the province of Ontario to have the debentures of loan companies accepted by the government as deposits on behalf of insurance companies in which he reports that the said association is composed of incorporated loan companies or societies authorized to lend money on real estate in the province of Ontario, and all such companies or societies are eligible for membership upon payment of certain fees ; that the loan companies which compose the said association may be divided into the following classes :—

I. 'Companies incorporated under the provisions of the Statute of the Province of Canada, 9 Victoria, chap. 90, consolidated in chapter 53 of the Consolidated Statutes of Upper Canada, included in chapter 169 of the Revised Statutes of Ontario (1887), and commonly known as the "Building Societies' Act."

II. 'Companies incorporated under the "Canada Joint Stock Companies' Act, 1877," now known as the "Companies Act," being chapter 119 of the Revised Statutes of Canada (1886).

III. 'Companies incorporated under special Acts of the Legislature of the Province of Canada or of the Parliament of the Dominion of Canada.

IV. 'Companies incorporated under the "Ontario Joint Stock Companies' Letters Patent Act, 1874," being chapter 150 of the former and chapter 157 of the last Revised Statutes of Ontario.

V. 'Companies incorporated under the English Companies' Act, and licensed to transact business in Canada under 37 Victoria, chapter 49, being chapter 125 of the Revised Statutes of Canada.'

The Board, after careful consideration of the report of the Superintendent of Insurance as to the class of securities upon which the above companies can invest their funds, and as to the borrowing powers of the said companies, direct that the debentures and debenture stock of such companies, belonging to the said association, as meet the requirements hereafter set forth, may be accepted as deposits on behalf of the insurance companies, at such rate as the Treasury Board may see fit to place upon them, not, however, to exceed the value usually placed upon municipal securities, viz., 90 per cent of the par value thereof when the market value is at least equal to such par value, or 90 per cent of the market value when the market value is less than the par value.

The requirements above referred to are as follows :—

1. The company shall have kept strictly within the powers in relation to borrowing and investment conferred upon it by the Act under which it is incorporated.
2. It shall have a paid-up capital of at least $500,000.
3. It shall have been insuccessful operation as a loan company for not less than ten years.
4. It shall have a reserve fund amounting to not less than 25 per cent of its paid-up capital.
5. Its stock shall have a market value of not less than par.

The Board also direct that every application on behalf of an insurance company for the acceptance of any such debentures or debenture stock as herein above provided, shall form the subject of a special reference to the Treasury Board, and that the company shall supply, for the information of the Board, all necessary particulars, including a statement of the borrowing powers and powers of investment of the loan company whose securities are offered as a deposit, and a statement showing in detail the nature of the investments of such loan company, all properly verified. (T.B., October 16, 1896).

No assurance of acceptance of Bonds by the Treasury Board.—The Superintendent asks the decision of the Board upon the following question, viz. :—

'Will the Board inform a company desirous of purchasing certain bonds or securities whether they will be accepted or not as a deposit in the event of their being purchased ?'

* * * * * * *

'The Board, after deliberation, are of the opinion that they cannot give any assurance to any company that securities will or will not be accepted in the event of their being purchased.' (T.B., April 1, 1889.)

Deposit Receipts.—'The Board direct that deposit receipts be not accepted in any case as a deposit on behalf of any company.' (T.B., January 25, 1888.)

Bank Stock, &c.—'Bank stock or shares in any private company will not be accepted.' (O.C., January 17, 1876.)

Registered Bonds as Deposits.—'When registered bonds are received as deposits they must be registered in the name of the Receiver General. Bonds registered in the name of a company accompanied by an assignment in favour of the Receiver General, will not be accepted. When registered bonds are intended to be used as a deposit, they should, before being forwarded to this department, be registered thus—in the name of 'the Receiver General of Canada in trust for (giving name of the company) being part of the deposit made by the company with said Receiver General, in pursuance of the statutes of Canada in that behalf.' (T.B., July 13, 1891.)

Foreign Municipal Securities.—'The Board are of opinion that no municipal securities other than Canadian should be accepted for deposit under the Insurance Act.' (T.B., January 30, 1894.)

Exchange of Securities deposited with the Receiver General—The Board establishes the following rule, viz., that bonds or securities of any kind deposited with the Receiver General can be released and withdrawn only upon the deposit with the Receiver General of an adequate amount of other securities satisfactory to the Board. (T.B., October 28, 1899.)

Municipal and other Securities as Deposits.—The Board on the report of the Superintendent of Insurance, direct as follows :—

(1.) That Canadian municipal securities, Montreal Harbour bonds, Canadian Pacific Land Grant bonds, United States state securities and loan companies' debentures (where such securities are in all respects acceptable to the Treasury Board) be hereafter accepted at 95 per cent of their market value at the time of deposit, such accepted value in no case however to exceed par.

(2.) That all securities of the classes mentioned in the preceding clause (1), which have been heretofore deposited and are still in the hands of the Dominion Government at Ottawa, or in the hands of the Bank of Montreal, London, England, on behalf of the government, be revalued upon the basis set out in said clause (1).

(3) That for the purpose of such revaluation the various insurance companies by which such securities have been deposited be required to furnish from time to time when called for by the Superintendent, schedules thereof giving the full particulars of such securities, including their par and market values, such par and market values to be certified to by a competent valuator or appraiser. (T.B., June 14, 1900.)

LEGAL DECISIONS.

1. LIFE INSURANCE, FAILURE OF CONSIDERATION, ACTION FOR PREMIUM, WAR RISK, ELECTION, INTERPLEADER, PAYMENT OF DEBTS, MISREPRESENTATION, ESTOPPEL, ACTION OR PETITION, BENEFIT OF WIFE AND CHILDREN.

(*a*) The defendants signed an application to the Mutual Life Insurance Company of New York for insurance on the lives of S. F., R. F., E. F., and G. H. W., members and directors of the defendant company. When the application was given, the plaintiff, the agent of the company, took from the defendants their promissory note, payable to his own order, for the amount of the premium, and gave the defendants a receipt on one of the company's forms which contained this provision : 'The insurance so applied for shall be in force from this date, provided that the said application shall be accepted and approved by the said company at its head office in the city of New York, and a policy thereon duly issued. In case the application is not so accepted and approved and no policy is issued, or should the applicant receive no notification from the company, within 30 days from the date of this receipt, of any application, then in every such case no insurance shall be effected, and it shall be understood and agreed that the company declines the risk, whereupon all moneys paid hereunder shall be returned on the delivery of this receipt.' The plaintiff discounted the note and placed the amount to his own credit, and paid the amount of the premiums, less his commission, to his principals. After the note was discounted, but before the application was accepted, the defendants notified the plaintiff and his principals at their head office in New York that they withdrew the application :—

Held, in an action on the note by the agent, that the application was a mere proposal for insurance and might be withdrawn at any time before acceptance; that the consideration for the note having failed, the defendants were not liable in an action by the payee.

(June, 1903—Mr. Justice McLeod, Johnson *vs.* G. & G. Flewelling Manufacturing Company, 36 New Brunswick Reports, p. 397.)

(*b*) In an action by a life insurance company for a premium, where the defendant pleads that the policy did not comply with his application, the company may, in reply, allege that the policy was a substantial compliance with the application, but they cannot declare and pray acte of their willingness to effect any change that may be required to have the policy conform with the application.

(October 21, 1903—Mr. Justice Doherty, Mutual Life Assurance Company of Canada *v.* McCool, 6 Quebec Practice Reports, p. 87.)

(*c*) Policies on the lives of members of the fourth contingent for the war in South Africa were issued and accepted on condition of payment in each case of an extra annual premium 'whenever and as long as the occupation of the assured shall be that of soldier in the army of Great Britain in time of war.' Each policy also provided that 'the assured has hereby consented to engage in military service in South Africa in the army of Great Britain, any restriction in the policy contract to the contrary notwithstanding.' The restrictions were against engaging in naval or military service without a permit and travelling or residing in any part of the torrid zone. The contingent arrived at South Africa after hostilities ceased, and an action was brought against the company for the return of the extra premium, on the ground that the insured had never been soldiers of Great Britain in time of war.

Held, Davies J., dissenting, that the risk taken by the company of the war continuing for a long time and the insurance remaining in force so long as the annual premiums were paid, was a sufficient consideration for the extra premium, and it could not be recovered back.

Held, also, that the permission to engage in war in South Africa was a waiver of the restriction against travelling in the torrid zone.

Judgment of the court below reversed.

(May 23, 1904—Supreme Court of Canada, Provident Savings Life Society *v.* Bellew, 24 Canadian Law Times (1904), p. 301; 35 Supreme Court Reports, p. 35.)

(*d*) A testator upon whose life there were two policies of insurance, one assigned to his wife 'for the use and behoof' of his wife and children, and the other payable to his executors for the behoof of his wife and children, directed by his will that his whole estate, including insurance moneys, should be divided one half to his wife and the other half to his children. By a codicil he directed that 'in lieu of the house and premises (describing them) deeded to my beloved wife, but since disposed of and the proceeds used in the business, I give, devise, and bequeath, and hereby direct, instruct, and empower my executors to pay over to my beloved wife, the whole amount of my two life policies.' The house and premises had not in fact been disposed of but were vested in the wife at the time of the testator's death.

Held, that the wife was entitled to the insurance moneys, and was not put to her election between the additional one half given by the codicil and the house; the two elements essential to a case of election being wanting, viz., the disposition by the testator of something belonging to a person taking a benefit under the will—while in this case there was merely an erroneous statement of fact—and a gift to that person of something in the absolute control of the testator—while the insurance money was not.

Judgment of Britton, J., 3 O.W.R., 309, affirmed.

(June 30, 1904—Divisional Court, Ontario, Mutchmor *v.* Mutchmor, 24 Canadian Law Times, 1904, p. 314.)

(*e*) By the terms of an insurance policy, it was made payable to the wife of the insured, giving her name. The insured had lived for many years in this province with a person who passed as his wife, and by whom he had a family, and who had possession of the policy; but shortly before his death he made a will whereby he left the policy in question to a person of the same name, who resided out of the province, whom he described as his wife, and to a daughter by name. In directing an interpleader issue to try the right of the policy, it was ordered that the legatees under the will should be plaintiffs, and they were not required to give security for costs; the difficulty having been caused by the deceased himself, it might be assumed that the costs of all parties would be made payable out of the fund.

October 13, 1904—The Master in Chambers, Bruce *v.* Ancient Order of United Workmen, 25 Canadian Law Times, 1905, p. 45.)

(*f*) Policies of life insurance were, by the terms thereof, made payable to the insured's personal representatives, but, by his will, after directing the payment of his just debts, &c., out of his general estate, he devised and bequeathed to his widow, all his estate, including the policies, subject to the payment of said debts:—

Held, that the widow only took the policies subject to the payment of the debts.

(October 25, 1904—Mr. Justice Anglin, *re* Wrighton, 8 Ontario Law Reports, p. 630.)

(*g*) Unless the evidence so strongly predominates against the verdict as to lead to the conclusion that the jury have either wilfully disregarded the evidence or failed to understand or appreciate it, a new trial ought not to be granted.

On an application for life insurance, the applicant stated, in reply to questions as to insurances on his life then in force, that he carried policies in several life insurance com-

panies named, but did not mention two policies which he had in accident insurance companies insuring him against death or injury from accidents. The questions so answered did not specially refer to accident insurance, but the policy provided that the statements in the application should constitute warranties and form part of the contract.

Held, affirming the judgment appealed from, Taschereau, C.J.C., dissenting, that 'accident insurance' is not insurance of the character embraced in the term 'insurance on life' contained in the application, and, consequently, that the questions had been sufficiently and truthfully answered, according to the natural and ordinary meaning of the words used, and, even if the words used were capable of interpretation as having another or different meaning, then the language was ambiguous and the construction as to its meaning must be against the company by which the questions were framed.

Confederation Life Association *v.* Miller, 14 S.C.R. 330, followed.

Mutual Reserve Life Insurance Company *v.* Foster, 20 Times L.R. 715, referred to.

(November 3, 1904—Supreme Court of Canada, Metropolitan Life Insurance Company *v.* Montreal Coal and Towing Company, 25 Canadian Law Times (1905), p. 4; 35 Supreme Court Reports, p. 266.)

(*h*) A condition in a policy of life insurance provided that if any premium, or note given therefor, was not paid when due, the policy should be void. A note given, payable with interest, in payment of a premium, provided that if it were not paid at maturity the policy should forthwith become void. On the maturity of the note, it was partly paid and an extension was granted, and on a part payment being again made a further extension was granted. The last extension was overdue, and the balance on the note was unpaid at the death of the assured. A receipt by the company, given at the time of taking the note, was for the amount of the premium, but at the bottom of the face of the receipt were these words: 'Paid by note in terms thereof.' While the note was running the policy was assigned for value, with the assent of the company, to the plaintiff, to whom the receipt was delivered by the assured:—

Held, that the company were estopped by the receipt, and by the extensions of the time for payment to the assured, from setting up against the plaintiff that the policy was void for non-payment of the premium.

(November 15, 1901—Full court—Wood *v.* Confederation Life Association, 35 New Brunswick Reports, p. 512.)

(*i*) In order to withdraw a sum of money deposited with the Treasurer of the Province representing the amount of a life insurance policy, an action must be brought; a petition is not sufficient.

(November 20, 1903—Mr. Justice Robidoux, Ex parte Lacombe, 6 Quebec Practice Reports, p. 301.)

(*j*) A testator, being the holder of a policy of life insurance, payable to 'his order or heirs,' made his will by which he devised real estate, and proceeded: 'I give the residue of my property, including life insurance, to my wife * * and to my youngest children * * .'

Held, that the will sufficiently identified the policy within the meaning of section 160 of the Insurance Act, R.S.O., 1897, ch. 203, and operated as a valid declaration under the statute in favour of wife and children to the exclusion of creditors.

Re Cheesborough (1897), 30 O.R. 639, applied.

Held, also, that the word 'including' in the will did not mean that the life insurance was a part of the residuary estate, but that it was given in addition to the residuary estate.

(December 29, 1904—Mr. Justice Teetzel, *re* Harkness, 8 Ontario Law Reports, p. 720.

2. Assessment life insurance, misrepresentation, voidable contract.

(*k*) A. took out a policy on his life in a mutual association relying on statements contained in circulars issued by the association stating that interest on the reserve fund would be sufficient to cover increases in the death rates and make the policy after a certain period self-sustaining. The rates having been increased, A. paid the assessments for some years under protest and then allowed his policy to lapse and sued for a return of the payments he had made with interest and for a declaration that the contracts were void *ab initio*.

Held, Sedgewick and Nesbitt J.J. dissenting, that the statements in the circulars only expressed the expectation of the managers of the association as to the future and did not prevent the rates being increased in the discretion of the directors. The Mutual Reserve Fund Life Association *v.* Foster, 20 Times L.R. 715 distinguished. The Provident Savings Life Assurance Society *v.* Mowat (32 Can. S.C.R. 147), referred to.

Per Taschereau C.J.—As the contracts of A. with the association were only voidable he was not entitled to be repaid the premium for which he had received value by being insured as long as the contracts were in force. Bernardin *v.* La Reserve Mutuelle des Etats Unis (Cour d'Appel, Paris, 10 Feb. 1904; Gaz dis. Trib. 26 Fev. 1904, referred to.

November 14, 1904—Supreme Court of Canada, Angers *v.* The Mutual Reserve Fund Life Association, 35 Supreme Court Reports, p. 330.)

3. FIRE INSURANCE, CERTIFICATE OF MAGISTRATES, FALSE STATEMENT, MORTGAGES, MUTUAL CONTRACT, CONDITIONS, CONTRACT VALID IN CANADA, TRADE CUSTOM, LIMITATION OF ACTION, PAROL CONTRACT, POLICY DIFFERING FROM APPLICATION.

(*l*) A policy of fire insurance contained a condition requiring the assured, in case of loss, to procure a certificate as to the matters contained in the statement of loss under the hands of two magistrates most contiguous to the place of the fire.

A further condition provided that no condition should be deemed to have been waived unless the waiver was expressed in writing indorsed on the policy.

Held, per Tuck, C.J., Hannington, Baker and Gregory, J.J., that the production of the certificate of the magistrates most contiguous to the place of fire was a condition precedent to the assured's right to recover. Per Landry and McLeod, J.J., that the magistrate most contiguous qualified to act is the most contiguous within the meaning of the condition, though not the nearest in point of distance to the place of the fire. Per Curiam, that if there could be a waiver under the condition without endorsement on the policy, the acceptance of the proof of loss by the company, without objection, was not a waiver.

(August 8, 1902—Full court—LeBlanc *v.* Commercial Union Insurance Company, 35 New Brunswick Reports, p. 665.)

(*m*) In a contract of mutual fire insurance, where the application forms part of the contract, representations in the application as to the title of the insured are to be strictly interpreted, and the rules of ordinary fire insurance do not apply. So, where the insured stated in the application that he was owner of the immovable sought to be insured whereas his father-in-law was the registered owner, his pretention that he was the real owner, and that his father-in-law was merely his agent in respect of the property, could not avail, and the contract was absolutely null and void.

2. Where the insured has made a material false statement in his application, as to one of the subjects insured, the whole contract is void. 3. An inadvertent misstatement by the insured, in his application, as to the name of the company in which an insurance existed, is immaterial, and will not void the contract. 4. The insured is not bound by sketches or additions made by the company's agents on the back of the policy, after he signed the same.

(January 7, 1904—Mr. Justice Davidson, Lambert *v.* La Foncier Compagnie d'Assurance contre le feu, Quebec Reports, 25 Superior Court, p. 169.)

(*n*) The plaintiffs were mortgagees of certain property, with a covenant in the mortgage from the mortgagor to insure for $2,000, pursuant to which a policy was issued by the defendants to the mortgagor, the loss being made payable to the plaintiffs, mortgagees, as their interest might appear. A loss having occurred, and the mortgagor and the company not being able to agree upon the amount of the loss, appraisers were appointed under statutory condition 16, R.S.O. 1897, c. 203, s. 168, and an award made fixing the amount of $1,012, about which the plaintiffs were not consulted. The plaintiffs refused to accept that amount, and brought an action to recover the $2,000.

Held, that the effect of the covenant to insure, the application referring to the mortgage, and the issue of the policy, with the loss made payable to the plaintiffs as their interest might appear, was to give the plaintiffs an equitable lien on the money secured by the policy to the extent of their interest; that, as soon as all things had been done by the assured to make the defendants liable to pay, the money was stamped with a trust in favour of the mortgagees, and they had a direct beneficial interest in and a lien upon it in the defendants' hands as soon as it became applicable to the payment of the loss, and were entitled to bring an action against the company for it.

Held, however, that, in view of the terms of statutory conditions 12 and 16, and as no fraud or collusion between the mortgagor and the company was alleged, the amount of the award as ascertained between them was 'the loss, if any,' to which the plaintiffs were entitled, and their rights were limited to the recovery of that amount.

(May 9, 1904—Mr. Justice Teetzel, Haslem *v.* Equity Fire Insurance Company, 24 Canadian Law Times (1904), p. 340; 8 Ontario Law Reports, p. 246.)

(*o*) The purchaser of movables insured in a mutual insurance company, cannot, in case of their destruction by fire, have recourse against the company, unless he has complied with all the conditions of s. 5307, R.S.Q.

June 10, 1904—Mr. Justice Lavergne, Masse *v.* Mutual Fire Assurance Company of Canada, 6 Quebec Practice Reports, p. 356.)

Section 5307, above referred to, is in the following words:—

5307. When any property insured is alienated by sale or otherwise, the policy thereon shall be void, and shall be surrendered to the directors to be cancelled, and upon such surrender, the member making it shall receive the note deposited at the time the policy was issued, upon paying his portion of all losses and expenses that have previously occurred.

The grantee or alienee, having the policy assigned to him, may have the same confirmed to him, for his proper use and benefit, upon application to the directors, and with their consent, within thirty days after such alienation, on signing an obligation accepting of the transfer and assuming the obligations of the alienor; and by such ratification such alienee shall become entitled to all the rights and privileges and subject to all the liabilities to which the alienor was subject. 45 V., c. 51, s. 34.

(*p*) A contract to procure fire insurance in some office valid in Canada, means, in some company licensed to do business in Canada, and a premium paid under such a contract may be recovered back, as upon a failure of consideration, if the insurance is effected without the knowledge of the insured in a company not so licensed.

(July 29, 1904—Supreme Court, British Columbia, Barrett *v.* Elliott, 24 Canadian Law Times, p. 344, 10 British Columbia Reports, p. 461.)

(*q*) A contract of re-insurance consisted of a blank form of policy of fire insurance in ordinary use, with a 'rider' attached setting forth the conditions of re-insurance. The policy contained a clause providing that no action should be maintainable thereon unless commenced within twelve months next after the fire. The 'rider' provided that the re-insurance should be subject to the same risks, conditions, valuations, privileges, mode of settlement, &c., as the original policy, and that loss, if any, should be payable ten days after presentation of proofs of payment by the company so re-insured.

Held, reversing the judgment appealed from, Girouard and Nesbitt, JJ., dissenting, that there was no incongruity between the limitation of twelve months in the form of the main policy and the condition in the rider-agreement as to claims for re-insurance, and, consequently, that the action for the recovery of the amount of the re-insurance was prescribed by the conventional limitation of twelve months from the date of the fire occasioning the loss.

(October 31, 1904—Supreme Court of Canada, Victoria-Montreal Fire Insurance Company *v.* Home Insurance Company, 25 Canadian Law Times (1905), p. 3, 35 Supreme Court Reports, p. 208.)

(*r*) The plaintiffs on November 7, 1901, applied through an agent of the defendants to their general manager for an insurance of $2,800 for a year on certain machinery and stock-in-trade which he verbally accepted, and the usual interim receipt was issued by its terms limiting the insurance to thirty days, but of such limitation no notice in writing was given to the plaintiffs. On November 30, the plaintiffs, in the belief that the insurance was for a year, paid the annual premium to the agent, who, according to his usual course, paid it over to the defendants in January following, when it was duly accepted by the defendants. No policy, however, was issued, and a fire subsequently occurring some ten months after, whereby the goods were destroyed, the defendants repudiated liability on the ground that the insurance was for thirty days only.

Held, that there was a valid parol contract for insurance for a year and that nothing subsequently took place to modify or impair it, the interim receipt under the circumstances not having such effect.

Held, also, that under the parol contract an implication was raised, that a proper policy would be issued subject to the statutory conditions and such variations thereof as were just and reasonable, and that was substantially the effect of the interim receipt, which, though ineffective to restrict the duration of the contract, was to be looked at as part of the evidence surrounding it.

Under the first statutory condition the applicant for insurance is not to misrepresent or omit to communicate any circumstances material to be made known to the company to enable it to judge of the risk, while a variation thereof on the company's policies required the applicant to communicate the existence of a mortgage or other incumbrance and the amount thereof, and it was objected that the applicant had omitted to communicate the existence of a mortgage on the insured property whereby the insurance was vitiated.

Held, that whether the first statutory condition was alone considered or the variation thereof, which was in effect the same, the object was to obtain information as to the risk before accepting it, which information is usually obtained by questions and answers in a written application, and as there was no such application here and no question put at all, either written or verbal, there was no duty imposed on the insured to communicate the fact of the existence of the mortgage; and semble, the existence of the mortgage was not, in the circumstances of this case, a fact material to be made known to the company.

Judgment of Meredith, C.J.C.P., 7 O.L.R., 180, affirmed.

(November 14, 1904—Ontario Court of Appeal, Coulter *v.* Equity Fire Insurance Company, 9 Ontario Law Reports, p. 35.)

(*s*) The plaintiffs having an insurable interest, as lessees, in machinery, applied verbally to the defendant's agents for insurance, to whom they communicated the state of the title, the name of the owners, and the nature of their interest in the machines. The agents had authority to accept the risk, receive the premium and issue an interim receipt, which they did. They also partly filled up an application form, not containing any statement as to the nature of the ownership, and signed it in the name of the plaintiffs, but without the knowledge, consent or authority of the latter. A policy was issued and sent to the plaintiffs, which contained the statement that 'the property is being held by the assured as owners.'

Statutory Condition 10 provides that the company is not liable for loss of property owned by any other party than the assured, unless the interest of the assured is stated in or upon the policy.

Held, that the plaintiffs were not precluded from recovery by this condition inasmuch as the defendants had notice through their agents of the real interest of the plaintiffs, and it was their duty to have indorsed on the policy the necessary statement as to it, or at all events they were estopped from setting up the condition.

Held, also, that the plaintiffs could invoke the 2nd statutory condition, under which, after application for insurance, it shall be deemed that any policy sent to the assured is intended to be in accordance with the terms of the application, unless the company points

out in writing the particulars wherein the policy differs from the application. There is no reason for confining the operation of this condition to a written application.

(February 11, 1905—Divisional Court, Ontario, Davidson *v.* Waterloo Mutual Fire Insurance Company, Ontario Law Reports, p. 394.)

4. ACCIDENT INSURANCE, BENEFICIARY, ACT TO SECURE TO WIVES AND CHILDREN THE BENEFIT OF LIFE INSURANCE, MARRIED WOMAN, ABSENCE OF ANTHORIZATION, CANCELLATION OR SURRENDER.

(*t*) C. made a written application to an accident insurance company for $2,000 accident insurance, the policy 'to be payable in case of death by accident under the provisions thereof to M.,' wife of the deceased. The company issued its policy, payable to the representatives or assigns of the assured. M.'s name was not mentioned in the policy, neither was there anything in it to indicate in any way her as a beneficiary. M., as administratrix of C., brought an action on the policy for the recovery of the $2,000. The action was afterwards settled by the company paying the $1,000 now in dispute to the administratrix in discharge of the policy. On an application to pass the administratrix's accounts before the Judge of Probate, it was contended on behalf of the creditors of C., that the administratrix should account for the $1,000 as assets of the estate, and on behalf of M., that she was the sole beneficiary under the policy, and the money formed no part of C.'s estate. It appeared that it was not the practice of the company in a case of this kind, notwithstanding the terms of the application, to issue a policy payable to the beneficiary, named therein, but they held themselves bound, in case of death, to pay the amount due to the beneficiary named in the application. It also appeared that C. told M. that the policy was payable to her and he gave it to her when he took it out. The Judge held that the money paid under the policy belonged to the estate of C. From this decision the administratrix appealed.

Held, that there was no complete gift inter vivos of the policy and fund to M. from her husband; and the intended gift being purely voluntary and incomplete, the Court would not complete it, and there was no trust created and declared in her favour. Apart from 58 V. c. 25, no interest would pass to M., even had she been named in the policy as beneficiary, merely by reason of that fact, and if C. wished such interest to pass he must have left the money to her by will or settled it upon her during his life. The Act 58 V. c. 25, for securing to wives and children the benefit of life insurance, does not apply to accident insurance. The application can not be said to be a declaration under the Act, as under s. 6 the policy must be in existence before there can be a declaration affecting it.

(June 14, 1901—Supreme Court, New Brunswick, Cornwall *v.* Halifax Banking Company, 35 New Brunswick Reports, p. 398.)

See 32, Reports Supreme Court of Canada, p. 442.

(*u*) A policy of accident insurance was issued upon an application containing a warranty that the applicant had not withheld any information which was calculated to influence the decision of the directors as to the applicant's eligibility for insurance, and also a warranty that no application ever made by the applicant for accident insurance had been declined, and no accident policy issued to him had been cancelled by any company. The plaintiff had effected previous insurance, which, on a settlement of a disputed claim, was put an end to during its currency, with the consent of the plaintiff, but at the request of the company, the unearned premiums being returned.

Held, (1) that the proper question for the jury was whether the withholding of this information was in fact material, and it was misdirection to tell the jury that they were to consider whether the plaintiff believed it material; (2) that the putting an end to the policy with the consent of the plaintiff was a surrender and not a cancellation, and was not a breach of the warranty that no policy issued to him had ever been cancelled.

(February 6, 1903—Supreme Court, New Brunswick, Smith *v.* Dominion of Canada Guarantee and Accident Insurance Company, 36 New Brunswick Reports, p. 300.

(*v*) A contract of insurance against accidents by a married woman, even one who has no community of property with her husband, must be authorized by the husband, and if such authorization is wanting the contract is absolutely void: Arts. 177, 183, C.C. 2. Therefore, the husband cannot bring an action founded upon such contract of insurance. 3. In this case the policy of insurance upon which the action was brought, stipulated that the insurance company should pay an indemnity only in case of the assured sustaining bodily injury accidentally involuntarily while travelling by land or water. The assured was injured in her own house:—

Held, that the accident did not fall within the scope of the policy, and therefore there was no right of action.

(November 14, 1903—Court of King's Bench, Transit Insurance Company *v.* Plamondon, Quebec Reports, 13 King's Bench, p. 223.)

5. GUARANTEE INSURANCE, CHANGE IN NATURE OF BUSINESS, CONDITIONS.

(*w*) By section 144 (1) of the Insurance Act, R.S.O., 1897, ch. 203, all terms and conditions modifying and impairing the effect of an insurance contract must be set out in full on the face or on the back thereof; otherwise the same shall have no effect; but by subsection

(1) (a) this is not to exclude the application of the insured from being considered as part of the contract.

On the application of the manager of a loan company, a guarantee agreement was entered into by the defendants, guaranteeing the company against any loss which might be sustained in case of the defalcations of such manager. Written statements were made, at the time of the application for the agreement, by the president of the company, as to the method of safeguarding of the funds, and as to there being an effective audit, which were, so far as material, to be the basis of the contract, and these, though recited in the agreement, were not set out in full as required:—

Held, that they could not be set up as an answer to a claim under the guarantee.

The agreement provided that any change made in the nature of the business without the guarantor's consent in writing would vitiate the agreement. It appeared that the loan company had, subsequently to the making of the agreement, obtained a charter enabling them to carry on the business of buying and selling stocks, and pending the issue to them of the required license therefor, had authorized the manager to carry on such business in his own name, and stocks were bought on margin and large losses ensued.

Held, that this vitiated the agreement and absolved the defendants from liability.

(July 20, 1904—Mr. Justice MacMahon, Elgin Loan and Savings Company *v.* London Guarantee and Accident Company, 8 Ontario Law Reports, p. 117.)

LEGISLATION.

1. Dominion legislation.

The following Acts relating to insurance have been passed by the Parliament of Canada since the last report issued from this office went to press, the first mentioned having been passed at the session of 1904, 4 Edward VII., and the remaining eleven at the session of 1905, 5 Edward VII.:—

1. An Act respecting the Canadian assessment policy-holders in the Mutual Reserve Life Insurance Company. This Act enables the holders of assessment policies to obtain ordinary policies of life insurance with fixed and definite premiums instead of such assessment policies, upon the terms and subject to the conditions set forth in said Act, which will be found in the second part of the Dominion statutes of 1904, being chapter 101 of the Acts of that year.

2. An Act respecting the Century Life Insurance Company. This company was incorporated in 1901. The time allowed by the Insurance Act within which to procure a license having expired, and having been extended by chapter 66 of the Acts of 1904 until 23rd May, 1905, is further extended by this Act until May 23rd, 1906.

3. An Act to incorporate the Imperial Guarantee and Accident Insurance Company. This Act contains the usual provisions of the charter of a guarantee and accident company. In addition to guarantee and accident business, it is empowered to carry on the business of sickness insurance. It is now being organized, and it is understood that a license will soon be applied for. The head office is to be at the City of Toronto.

4. An Act respecting the Grand Council of the Catholic Mutual Benefit Association of Canada. This Act authorizes the association to establish a fund for the payment of sick benefits, and contains certain provisions limiting the amount to be paid and for the maintenance of a reserve in respect of said branch of the association's business.

5. An Act to incorporate the Ontario Fire Insurance Company. This Act contains the usual provisions of a fire insurance company's charter. The head office is fixed at the City of Toronto.

6. An Act to incorporate the Annuity Company of Canada. This is the first Act passed by the Parliament of Canada incorporating a company to carry on an annuity business exclusively. The head office is to be at the City of Winnipeg.

7. An Act to incorporate the Sovereign Fire Assurance Company of Canada. This Act is similar to No. 5. The head office of the company is also to be at the City of Toronto.

8. An Act to incorporate the Crown Casualty Company. This company's name is somewhat misleading. It is a plate glass insurance company, whose head office is to be at the City of Montreal.

9. An Act respecting the Richmond and Drummond Fire Insurance Company. This company was incorporated in 1903, and the time allowed by the Insurance Act within which to obtain a license thereunder expired on the 25th June, 1905. This Act extends the time for obtaining such license for two years from said 25th June, 1905.

10. An Act to incorporate the Canadian West Life Insurance Company. This differs from the Acts incorporating life insurance companies passed in previous years in this respect, viz., that in addition to nine directors elected by the shareholders, provision is made for the election, at the first annual meeting after the commencement of business and at each subsequent annual meeting thereafter by the policy-holders, of six directors to be known as policy-holders' directors. In other respects the Act contains the usual provisions of a life company's charter.

11. An Act to incorporate the Title and Trust Company. The company is empowered to transact the business of 'title insurance,' which class of insurance is defined in section 9 of the Act. In three or four cases in past years companies have received power to transact title insurance upon procuring a licence therefor under the Insurance Act, but in no case has a license been applied for. This fact would seem to indicate that the field for such insurance in Canada has not been considered a promising one. In addition to its powers as to title insurance, the company is authorized to exercise some of the powers ordinarily exercised by trust companies. The head office is fixed at the city of Toronto.

12. An Act respecting l'Union Saint Joseph de la Cité d'Ottawa and to change its name to l'Union Saint Joseph du Canada.' The association to which the Act relates and whose name is thereby changed, was incorporated by chapter 155 of the statutes of the late Province of Canada in the year 1864.

2. QUEBEC LEGISLATION.

Statutes of 1904, chapter 34.

An Act respecting Extra Provincial Commercial Corporations and Joint Stock Companies.

[Assented to June 2, 1904.]

His Majesty, by and with the advice and consent of the Legislative Council and of the Legislative Assembly of Quebec, enacts as follows :—

1. Extra Provincial Corporations, for the purposes of this Act, comprise all commercial corporations and joint stock companies not constituted by or in virtue of an Act of the Legislature of this Province, or of the Parliament of Canada, of the Legislature of the late Province of Lower Canada, or that of the late Province of Canada, except :

(*a*) Loan and investment societies licensed under the provisions of section second of chapter fourth of title eleventh of the Revised Statutes (articles 5470 to 5476) ;

(*b*) Mutual benefit and aid associations and mutual insurance companies authorized under the provisions of the Act 59 Victoria, chapter 34 ;

(*c*) Mutual benefit societies and benevolent associations authorized under the provisions of the Act 61 Victoria, chapter 39 ;

(*d*) Corporations and companies incorporated under or in virtue of an Act of a legislature of another province of Canada where corporations and companies incorporated under and in virtue of the laws of the Province of Quebec are authorized to do business without being obliged to take out a license therefor.

2. No extra provincial corporation shall carry on business in the Province of Quebec unless a license under this Act has been granted to it and unless such license is in force.

No company, firm, broker, agent or other person shall, as the representative or agent of or acting in any capacity other than as traveller taking orders for any such extra provincial corporation, carry on any of its business in the Province of Quebec, unless such corporation has received such license and unless such license is in force.

3. Such license is granted by the Lieutenant-Governor upon petition by the extra provincial corporation, provided that the corporation :

(1) Deposits in the office of the Provincial Secretary a copy of its charter, articles of association or other deed constituting the corporation, certified by the officer having the custody of the original ;

(2) Establishes that it is so constituted as to carry out the obligations it may contract ;

(3) Deposits in the office of the Provincial Secretary, a power of attorney constituting a chief agent in the Province for the purpose of receiving services in any suit or proceeding against it and declaring where the principal office of the corporation is to be established ;

(4) Pays the fees that may be fixed for such license by the Lieutenant-Governor in Council.

4. Notice of the granting of such license shall be published by the Provincial Secretary in the Quebec 'Official Gazette,' and from the date of such publication such extra provincial corporation may commence business.

5. Whenever any extra provincial corporation changes its chief agent or the location of its chief office, it shall forward to the Provincial Secretary a copy of the new power of attorney concerning the same, and notice thereof must be given in the Quebec 'Official Gazette.'

6. Any extra provincial corporation receiving a license under this Act may, subject to the limitations and conditions of the license and of the laws of this province, and also subject to the provisions of its own charter, acquire, hold, mortgage, alienate and otherwise dispose of immovable property in the province, and any interest therein, to the same extent as if incorporated under the Joint Stock Companies' Incorporation Act of the Province, with power to carry on the business and exercise the powers embraced in the license.

7. If an extra provincial corporation receiving a license under this Act makes default in observing or complying with the limitations and conditions of such license, or the regulations respecting the appointment and continuance of a representative in the Province of Quebec, the Lieutenant-Governor in Council may suspend or revoke such license in whole or in part, and may remove such suspension or cancel such revocation and restore such license.

Notice of such suspension, revocation, removal or restoration shall be given by the Provincial Secretary in the Quebec 'Official Gazette.'

8. The Lieutenant-Governor in Council may, from time to time, make and repeal regulations respecting the following matters :

(*a*) The forms of licenses, powers of attorney, applications, notices, statements, and other documents relating to applications and other proceedings under this Act ;

(*b*) The fees to be collected and received for granting the licenses and publication of notices under this Act ;

(*c*) Generally all that may be necessary for the efficient working of this Act.

9. Any person doing business for an extra provincial corporation which has not complied with the requirements of this Act, is liable to a fine not exceeding one hundred dollars for each offence, and in default of payment, imprisonment not exceeding three months.

10. Prosecutions under this Act shall be instituted within six months after the date of the offence, and shall be governed by the provisions of Part LVIII. of the Criminal Code, 1892 (Articles 839 to 909).

11. A statement showing the licenses issued under this Act during the preceding fiscal year and the authorized capital of the extra provincial corporations licensed, and the fee paid for each license, shall be laid before the Legislature at each session thereof.

12. This Act shall apply as well to extra provincial corporations now doing business in this Province as to those which may hereafter commence business.

Corporations now doing business required to take out a license under this Act are granted a delay of one year from the coming into force of this Act to comply with its provisions.

13. Articles 4764, 4765 and 4766 of the Revised Statutes are repealed.

14. Nothing in this Act contained shall prevent the application of articles 4754 to 4760 of the Revised Statutes to extra provincial corporations.

15. This Act shall come into force on the day of its sanction.

3. MANITOBA LEGISLATION.

Statutes of 1904, chapter 26.

An Act to amend 'The Fire Insurance Policy Act.

[Assented to February 8, 1904.]

His Majesty, by and with the advice and consent of the Legislative Assembly of Manitoba, enacts as follows :

1. Chapter 87 of the Revised Statutes of Manitoba, 1902, being 'The Fire Insurance Policy Act,' is hereby amended as follows :—

(*a*) By striking out the first word of the eighth statutory condition in schedule 'A' to the said chapter and by inserting and substituting therefor the words following :—'If the total insurance exceeds three-fourths of the actual cash value of the property insured at the time of the fire, where such property is in the city of Winnipeg, or two-thirds of such cash value where the property insured is elsewhere in Manitoba (the onus of showing the contrary being on the insured), the'

(*b*) By adding to the twenty-first statutory condition the words following :—'And the delivery of an interim receipt or policy by an agent of the company to the insured, or his agent, shall, in every action therein to recover for loss or damage by fire, be conclusive evidence of the payment of the premium referred to in such interim receipt or policy ; provided, however, that nothing herein contained shall prevent the company from recovering the amount of any premium actually owed by the insured, and provided that, in any such action, the company may show that such premium has not in fact been paid, for the purpose of deducting the amount of such unpaid premium from the amount payable under any such interim receipt or policy.'

2. The addition under the twenty-first statutory condition by the preceding section hereof shall not apply to insurances by mutual fire insurance companies operating under 'The Mutual Fire Insurance Act.'

3. Subsection (*a*) of section 1 of this Act shall not apply to any insurance which is in force at the date of the coming into force of this Act, but shall apply to any renewal of any such insurance or to any insurance hereafter placed.

4. The insuring company, in addition to any other right it may at any time have to cancel any insurance contract in respect to which any insurance premium, or any portion thereof, may be overdue, may also cancel the same by mailing a five-day written notice of cancellation, in the case of property in cities, towns and villages, and a fifteen days' notice of cancellation in the case of property in rural municipalities, to the insured, at his address as given in such insurance contract, or as otherwise known to the company, and such insurance contract shall be deemed cancelled, unless otherwise agreed between the parties, after the expiration of the fifth or the fifteenth day, as the case may be, from the mailing of such notice.

5. This Act shall come into force the first day of March, A.D. 1904.

4-5 EDWARD VII., A. 1905

Statutes of 1904, chapter 27.

An Act to amend 'the Manitoba Insurance Act.'

[Assented to February 8, 1904.]

Whereas it has been made to appear that a number of companies, not registered or licensed under 'The Manitoba Insurance Act,' are transacting business in the Province of Manitoba without paying any tax to the said Province, and it is desirable that all companies doing business in Manitoba should be placed on an equal basis, and that the taxation imposed by the Province upon the insurance business transacted therein should be equally distributed, and that the Goverment of the Province should have certain supervision over and information respecting all companies carrying on any business of fire insurance in Manitoba for the protection of the insured.

Therefore His Majesty, by and with the advice and consent of the Legislative Assembly of Manitoba, enacts as follows :

1. Subsection (a) of section 3 of chapter 82 of the Revised Statutes of Manitoba, 1902, being 'The Manitoba Insurance Act,' is hereby repealed and the following substituted therefor :

(*a*) To a company licensed by the Dominion of Canada, except as to sections numbered 2, from 4 to 14, 36 37, 39, 49 and from 55 to 58D, inclusive of all such numbers.

2. The said Act is hereby amended by inserting immediately after section 13 thereof the following section :

13A. Every company licensed or registered under 'The Manitoba Insurance Act,' to do a fire insurance business in Manitoba shall cause to be printed, stamped or written in plain letters across the face of every policy, interim receipt or other insuring document covering fire loss, issued by or on behalf of such company on property of any kind, either real or personal, in Manitoba, or which on the face of such policy, interim receipt or other insuring document is stated to be in Manitoba, the words 'Licensed under "The Manitoba Insurance Act,"' or 'Registered under "The Manitoba Insurance Act,"' as the case may be.

3. The said Act is hereby further amended by inserting immediately after section 56 thereof the following section :

56A. Any violation of section 13A of this Act shall subject the company violation the same to a penalty of $10 for every such violation, to be recovered on conviction thereof before a justice of the peace. If such penalties are not paid the Lieutenant Governor in Council may order such company's license or certificate of registration to be suspended or cancelled as may be deemed expedient. Any company, or any officer or agent of any company, causing any policy, interim receipt or other insuring document against fire loss to be printed, published or issued falsely bearing the words 'Licensed under "The Manitoba Insurance Act," or 'registered under "The Manitoba Insurance Act,"' as the case may be, or to like effect, shall be liable to a penalty of $200 for each offense, such penalty to be recovered on conviction before a police magistrate or two justices of the peace.

4. The said Act is hereby further amended by inserting immediately after section 58 thereof the following sections :

58A. Except as hereinafter mentioned it shall be deemed an offence against this Act for any person, firm or corporation to insure or cause to be insured, any property whatever, real or personal, situate in, or described in any policy, interim receipt of insuring document as situate in, any part of Manitoba against fire loss in any company not licensed or registered under the provisions of 'The Manitoba Insurance Act.'

58B. Any person, firm or corporation and every officer of or agent or employee of any such person, firm or corporation, having any actual knowledge of the facts, procuring any insurance against fire on any property, real or personal, in Manitoba, or described in any policy, interim receipt or insuring document as situate in any part of Manitoba, in any company not licensed or registered under 'The Manitoba Insurance Act,' shall forthwith and not later than one month from the effecting of any such insurance or of the receipt of any such policy, interim receipt or insuring document issued by or on behalf of such insuring company, whichever shall be first in point of time, notify the Treasurer of the Province of Manitoba in writing under oath of the terms of such insurance, the company with which such insurance is placed, and the amount of premium paid or payable or premium notes given or to be given, or mutual liability assumed in connection therewith, and shall pay to such Provincial Treasurer, for the benefit of the Province of Manitoba, with such notice a sum equal to fifty per cent of the premium paid or payable or premium note given or to be given, or mutual liability assumed, in connection with such insurance.

58C. Any person, firm or corporation, officer, agent or employee violating the next preceding section shall, for each offence, on conviction before a justice of the peace, be liable to a fine of $10, and for every offence committed after a canviction hereunder, to a fine of not less than $25 and not more than $100, provided that it shall be an answer to any proceedings for any fine or penalty under this section, that the insured, or his officer, employee or agent as aforesaid, as the case may be, acted in good faith in respect to such insurance, and believed the insuring company to be duly licensed or registered under 'The Manitoba Insurance Act,' and that the policy, interim receipt or insuring contract stated on its face that the insuring company was licensed or registered under 'The Manitoba Insurance Act.'

58D. In case, owing to the amount of insurance carried on property in Manitoba by any particular person, firm or corporation, it is impracticable for such person to obtain the necessary insurance with companies licensed or registered under this Act, the penalties imposed by this Act on the insured, his or its officers, employees and agents, shall not apply to such person, firm or corporation or their officers, employees or agents as aforesaid, pro-

vided such insuring party shall notify the Provincial Treasurer in writing, under oath, of the circumstances attendant on the particular case and shall pay to the said Provincial Treasurer, with such notice, an amount equal to one per cent of the premium paid or to be paid to any such unregistered or unlicensed company, and provided he shall only insure with such unregistered or unlicensed companies to such an amount as cannot practically be placed with companies licensed or registered under the said Act ; but nothing in this section contained is to be taken to authorize any unlicensed or unregistered companies to do any insurance business in Manitoba.

5. Every company incorporated by the Legislative Assembly of Manitoba or licensed or registered under 'The Manitoba Insurance Act,' or transacting any business of life insurance in this province, shall maintain a reserve for the protection of its policy-holders, computed on the basis of the reserve required under the provisions of 'The Insurance Act of Canada,' for the time being in force.

6. This Act shall come into force on the first day of June, A.D. 1904.

Statutes of 1905.

An Act to amend the Act, chapter 27 of 3 and 4 Edward VII., entitled 'An Act to amend the Manitoba Insurance Act.'

[Assented to January 31, 1905.]

His Majesty, by and with the advice and consent of the Legislative Assembly of Manitoba, enacts as follows :—

1. Notwithstanding the provisions of sections 58A, 58B, 58C and 58D, added to 'The Manitoba Insurance Act,' by section 4 of chapter 27 of 3 and 4, Edward VII., it shall be competent for the Provincial Treasurer or the Lieutenant Governor in Council, on application made by or on behalf of any person, firm or corporation, to permit contracts of insurance to be made or entered into outside of Manitoba with insurance companies not licensed or registered under the said Act, under such regulations and restrictions as may be deemed expedient and necessary.

2. This Act shall come into force on the day it is assented to.

4. Nova scotia legislation.

Statutes of 1903-4, chapter 24.

An Act to amend chapter 127, Revised Statutes, 1900, 'of General Provisions respecting Domestic and Foreign Companies.'

[Assented to March 3, 1904.]

Be it enacted by the Governor, Council, and Assembly as follows :—

1. Section 22 of chapter 127, of the Revised Statutes of Nova Scotia, 1900, which was added to said chapter by chapter 17 of the Acts of 1903, is repealed.

2. Chapter 16 of the Acts of 1903 is repealed.

3. Section 14 of chapter 127, of the Revised Statutes of Nova Scotia, 1900, is repealed, and the following substituted therefor :—

14 (1) Every incorporated company doing business within the province shall appoint a recognized manager or agent resident within the province, service upon whom of any process, notice or other document shall be deemed sufficient service upon the company.

(2) A statement showing the name and address of such manager or agent shall be filed in the office of the Provincial Secretary by every such company.

(3) In default of such appointment, or of the filing of such statement by any such company or in case of the absence or death of such manager or agent, any process, notice or document may be served on any officer or employee of the company, or for want of such officer or employee may be posted on a principal building of the company, and such service or posting shall be deemed a sufficient service on the company.

4. Section 15 of chapter 127 of the Revised Statutes of Nova Scotia, 1900 is repealed.

5. Section 18 of chapter 127 of the Revised Statutes of Nova Scotia, 1900, is repealed, and the following substituted therefor :

18. (1) Every company not incorporated by or under the authority of an Act of the Legislature of Nova Scotia, which carries on business in Nova Scotia, having gain for its purpose or object shall, before beginning business in Nova Scotia, make out and transmit to the Provincial Secretary a statement under oath showing :

(*a*) The corporate name of the company.

(*b*) How and under what special or general Act the company was incorporated.

(*c*) Where the head office of the company is situated.

(*d*) The amount of the authorized capital stock.

(*e*) The amount of stock subscribed or issued, and the amount paid up thereon.

(*f*) The nature of each kind of business the company is empowered to carry on, and what kind or kinds of business is or are carried on or intended to be carried on in Nova Scotia.

(*g*) The name of the directors and officers of the company.

(2) Every such company shall also transmit to the Provincial Secretary in the month of January in each year a statement, certified under the hand of its recognized manager or agent, resident within the province, showing the names of the directors and officers of the company, and the amount of the authorized capital stock, and the amount of stock subscribed or issued, and the amount paid up thereon.

(3) Every such company which fails to comply with the provisions of this section shall be liable to a penalty of ten dollars for every day during which such default continues, and every director, manager, secretary, agent, traveller or salesman of such company, who with notice of such default transacts within Nova Scotia any business whatever for such company shall for each day on which he so transacted such business be liable to a penalty of ten dollars, to be recovered in the name of the Provincial Secretary in the Suprme Court or in the County Court.

(4) The Governor in Council may, after such statement has been received by the Provincial Secretary, relieve in whole or in part any company or person from any penalty incurred by reason of default in transmitting the same.

6. The following sections are added to chapter 127 of the Revised Statutes of Nova Scotia, 1900 :

22. Every incorporated company doing business in Nova Scotia, and having gain for its purpose or object, shall in the month of January in each year, transmit to the Provincial Secretary a registration fee according to the following scale, that is to say, annual registration fees for companies incorporated by or under the authority of an Act of the legislature of Nova Scotia or of the parliament of Canada, having a nominal capital—

Not exceeding	$10,000	$ 5 00
"	100,000	10 00
"	500,000	20 00
Exceeding	500,000	25 00
Mutual insurance companies having no capital stock		50 00

Annual registration fees for companies not incorporated by or under the authority of an Act of the Legislature of Nova Scotia nor of the Parliament of Canada, having a nominal capital—

Not exceeding	$ 10,000	$10 00
"	100,000	20 00
"	500,000	40 00
Exceeding	500,000	50 00
Mutual insurance companies having no capital stock		50 00

23. Any company which shall neglect or refuse to file the statement as required by section 14 of this chapter, and any company which shall neglect or refuse to transmit its registration fee as required by section 22 of this chapter, shall be liable to a penalty of one hundred dollars for each such neglect or refusal, to be recovered in the name of the Provincial Secretary in the Supreme Court or in the County Court ; and any company which shall neglect or refuse for two consecutive years to file the statement as required by section 14 or by subsection 2 of section 18 of this chapter, or to transmit its registration fee as required by section 22 of this chapter shall, in addition to any other penalty or penalties to which it is liable, be liable to have its charter, or its right to do business in Nova Scotia, as the case may be, forfeited.

24. This chapter, except sections 14, 16, 22 and 23, shall not apply to companies incorporated under the Nova Scotia Joint Stock Companies' Act or under the Nova Scotia Companies' Act.

5. New Brunswick Legislation.

Statutes of 1905, chapter 4.

An Act respecting Life and Accident Insurance.

[Assented to April 8, 1905.]

Be it enacted by the Lieutenant-Governor and Legislative Assembly as follows :—

Short Title.

1. This Act may be cited as 'The Life Insurance Act.'

Interpretation.

2. In this Act unless the context otherwise requires :

(1) 'Chief Agency' means the principal office or place of business in New Brunswick of an extra provincial corporation undertaking insurance in New Brunswick.

(2) 'Collector' includes every officer, agent or person receiving pay, however remunerated, who by himself or by any deputy or substitute, collects premiums, fees, assessments or other moneys for an insurance corporation.

(3) 'Company' means and includes any corporation or any society or association incorporated or unincorporated or any partnership or any underwriter that undertakes or effects for valuable consideration or agrees or offers so to undertake or effect in the province any contract of insurance within the intent of this Act.

(4) 'Head Office' means the place where the chief executive officers of an insurance corporation transact its business.

(5) 'Benefit' includes all benefit, bonus and insurance moneys payable by the insurer under the contract, and 'beneficiary' includes every person entitled to such moneys, and the executors, administrators, and assigns of any person so entitled.

(6) 'Preferred beneficiaries' constitute a class which includes the husband, wife, children, grandchildren and mother of the assured; all other beneficiaries may be known as 'ordinary beneficiaries.'

(7) 'Beneficiary for value' means a beneficiary for a valuable consideration other than marriage.

(8) 'Insurance' includes the following, whether the contract be one of insurance or of re-insurance, and whether the premium payable be a sum certain, or consist of sums uncertain or variable in time, number or amount.

(*a*) Insurance against death or accident.

(*b*) Contracts of endowment, assessment-endowment, tontine, semi-tontine, life time benefits, annuities on lives, or contracts of investments involving tontine or survivorship principles for the benefit of persisting members; or any contract of investment involving life contingencies.

(*c*) Any contract made in consideration of a premium, and based on the expectancy or expectation of probability of life; or any contract made on such consideration, and having for its subject the life, safety or insurable interest of any person where the benefit under the contract is primarily payable to the assured or to a donee, grantee or assignee, or to trustees, guardians or representatives, or to or in trust for any beneficiary, or to the assured, by way of indemnity or insurance against any liability incurred by him through the death or injury of any person.

(*d*) Any investment contract under which lapses or payments made by discontinuing members or investors accrue to the benefit of persisting members or investors except where a corporation (other than an insurance corporation) is expressly authorized to undertake such contract by the statutes in force in New Brunswick.

(*e*) Generally, any contract in the nature of any of the foregoing whereby the benefit under the contract accrues payable on or after the happening of some contingent event.

(9) 'Endowment insurance' includes any contract of insurance which contains an undertaking to pay an ascertainable sum at a fixed future date provided the assured is then alive. An undertaking to pay such sum on the assured reaching the expectancy or expectation of life shall be deemed to be endowment insurance.

(10) 'The insurer' means the company undertaking the contract of insurance or of re-insurance as the case may be.

(11) 'The assured' means the person whose life, safety or insurable interest is insured.

(12) 'Maturity' of an insurance contract means the happening of an event, or the expiration of the term at which the benefit under the the contract accrues due.

(13) 'Premium' includes any valuable consideration given or promised for insurance.

(14) 'Contract of insurance,' 'policy of insurance' and 'policy' include any certificate or contract hereinafter mentioned, or in any way relating to life insurance.

(15) 'Instrument in writing' shall include the last will and testament of the assured.

(16) 'Friendly Society' means and includes every fraternal beneficiary society or association of any nature or kind whatsoever.

APPLICATION.

3. The provisions of this Act shall apply to every lawful contract of insurance in writing now in force or hereafter effected, and shall also extend to the said contracts of insurance where any declaration endorsed thereon or identifying the same by number or otherwise, though made before the passing of this Act, would be within the operation and provisions of this Act if the same had been made subsequent thereto. Such provisions shall likewise extend and apply to membership, beneficiary and other certificates and contracts relating to life insurance issued or entered into by any society or association of persons for any fraternal, provident, benevolent, industrial or religious purpose, among the purposes of which is the insurance of the lives of the members thereof exclusively, or by any association for the purpose of life insurance formed in connection with any such society or organization and from among its members, and which insures the lives of such members, including certificates or contracts heretofore issued or entered into.

4. (1) Where the assured is a person domiciled or resident in New Brunswick, or is so domiciled or resident at the maturity of the policy, the policy certificate or writing evidencing the contract shall, if issued, or delivered over in New Brunswick or committed to the post office, or to any carrier, messenger or agent, to be delivered or handed over in New Brunswick to the assured, his assign or agent, be deemed to evidence a contract made in New Brunswick, and the contract shall be construed and the status of the beneficiary or beneficiaries thereunder shall be determined according to the law of New Brunswick, and all moneys payable under the contract shall be paid in New Brunswick, at the office of the insurer, or its chief officer or agent in lawful money of Canada.

(2) Any action to enforce such contract may be validly taken in any court of competent jurisdiction in New Brunswick.

(3) This section shall have effect notwithstanding any agreement, condition or stipulation in the policy to the contrary.

5. In any contract of insurance against accident or casualty or disability, total or partial, the event insured against shall be deemed to include any bodily injury occasioned by external force or agency, and either happening without the direct intent of the person injured, or happening as the indirect result of his intentional act, such act not amounting to voluntary or negligent exposure to unnecessary danger, and no term, condition, stipulation, warranty or proviso of the contract varying the aforesaid obligation or liability of the company shall, as against the assured, have any force or validity.

6. (1) Where any insurance contract, made by any corporation whatsoever within the intent of this Act is evidenced by a written instrument, all the terms and conditions of the contract shall be set out by the corporation in full on the face or back of the instrument forming or evidencing the contract, and unless so set out no term of, or condition, stipulation, warranty or proviso modifying or impairing the effect of any such contract made or renewed after the commencement of this Act shall be good and valid or admissible in evidence to the prejudice of the assured or beneficiary. The proposal or application of the assured and also the medical examination of the assured shall be considered with the contract, and the Court shall determine how far the insurer was induced to enter into the contract by any material misrepresentation contained in said application or proposal or medical examination.

(2) No contract of insurance made or renewed after the commencement of this Act shall contain or have indorsed upon it, or be made subject to any term, condition, stipulation, warranty or proviso, providing that such contract shall be avoided by reason of any statement in the application therefor, or inducing the entering into of the contract by the corporation unless such term, condition, stipulation, warranty or proviso is limited to cases in which such statement is material to the contract, and no contract of insurance within the intent of this Act shall be voided by reason of the inaccuracy of any such statement unless it is material to the contract.

(3) The question of materiality in any contract of insurance whatsoever shall be a question of fact for the jury, or for the Court if there is no jury, and no admission, term, condition, stipulation, warranty or proviso to the contrary, contained in the application or proposal for insurance, or in the instrument of contract or in any agreement or document relating thereto shall have any force or validity.

(4) A friendly society or fraternal benefit society may, instead of setting out the complete contract in the certificate or other instrument of contract, indicate therein by particular references those articles or provisions of the constitution, by-laws or rules which contain all the material terms of the contract not in the instrument of contract itself set out.

7. (1) Where the age of a person is material to any contract and such age is given erroneously in any statement or warranty made for the purpose of the contract, such contract shall not be avoided by reason only of the age being other than as stated or warranted if it appears that such statement or warranty was made in good faith, or without intention to deceive, but the person entitled to recover on such contract shall not be entitled to recover more than an amount which bears the same ratio to the sum that such person would otherwise be entitled to recover as the premium proper to the stated age of such person bears to the premium proper to the actual age of such person, the said stated age and the actual age being both taken as at the date of the contract; provided that in no case shall the amount recoverable exceed the amount stated or indicated in the contract; provided also, that where the application for the contract of insurance, or in the case of a friendly or fraternal benefit society, the constitution or laws of the society expressly limit the insurable age, and where the actual age of the applicant for insurance at the date of his application exceeds the age so limited, the contract, shall during the lifetime of the assured, and not later than five years from the date of the contract, be voidable, at the discretion of the insurer, within thirty days after the error in age comes to the knowledge of the insurer.

(2) Where any error is discovered in respect to any contract of insurance or of the premium or premiums paid or to be paid upon such contract, nothing herein contained shall be construed in any way to prevent at any time before the maturity of the contract an adjustment between the insurer and the assured of the amount or amounts payable in respect to any insurance affected, or of the premium or premiums paid or to be paid.

8. (1) In any insurance of the person, where the money payable by way of premiums, dues or assessments (not being the initial premiums, dues or assessments) under any contract whatsoever is unpaid, any beneficiary or beneficiaries may, within thirty days from and including the first on which the money is due, by registered letter or otherwise, pay, deliver, or tender to the company, at its head office or at its chief agency in New Brunswick or to the company's collector or authorized agent the sum in default. On payment, delivery or tender as aforesaid, by the assured or by any of the beneficiaries under the contract, the contract shall be deemed to have been ipso facto renewed and any stipulation or agreement to the contrary shall, as against the assured or his beneficiaries, be utterly void. The thirty days hereinbefore mentioned shall run concurrently with the period of grace and credit (if any) allowed by the insurer for the payment of a premium or of an instalment of premium and nothing herein contained shall be deemed to extend the grace or credit beyond the total of thirty days.

(2) In case the assured shall die between the date on which the premium is payable and the expiration of the thirty days' grace allowed by the next preceding subsection, the nonpayment of the premium shall not terminate the policy, but the amount thereof may be deducted from the insurance.

(3) Nothing in this section shall be held to apply to accident policies.

9. In any insurance of the person except an annuity on life it shall be necessary for the validity of the contract that the beneficiary under the contract (being other than the assured

or the parent or bona fide donee, grantee or assignee of the assured, or person entitled under the will of the assured or by operation of law) shall have had at the date of the contract a pecuniary interest in the duration of the life or other subject insured, provided that any otherwise lawful contract of annuity upon life shall not require for its validity that the annuitant has or at any time had any insurable interest in the life of the nominee.

10. (1) Every person of the full age of twenty-one years shall de deemed to have an unlimited insurable interest in his own life and may effect bona fide at his own charge, insurance or insurances of his own person for the whole term of life, or any shorter term, for the sole or partial benefit of himself or his estate or any other person, persons or corporations whatsoever, whether such other beneficiary has or has not an insurable interest in the life of the assured. The insurance money may be made payable to any person either for his own use or as trustee for another person.

(2) If the policy was effected and premiums paid by the assured with intent to defraud his creditors, the creditors shall be entitled to receive out of the sum secured, an amount equal to the premiums so paid.

11. (1) The assured may designate the beneficiary by the contract of insurance or by instrument in writing attached to or endorsed on, or identifying the said contract by number or otherwise, and may, by the said contract, or by the above mentioned, or by like instrument, apportion the insurance money, or by like instrument from time to time re-apportion the same, or alter, or revoke the benefits or trusts, or add or substitute new beneficiaries or trustees, or divert the insurance money wholly or in part, to himself or his estate; provided, that the assured shall not alter or revoke or divert the benefit of any person who is and is expressly stated in such policy or instrument to be a beneficiary for value ; nor shall the assured divert the benefit of a person who is of the class of preferred beneficiaries to a person not of the same class or to the assured himself, or to his estate.

(2) This section shall apply not only to any future contract of insurance and to any declaration made on or relating to any such contract, but also to any contract of insurance heretofore issued, and declaration heretofore made.

(3) Nothing contained in this Act shall be held or construed to restrict or interfere with the right of any person to effect or assign a policy for the benefit of any one or more beneficiaries, or in any other mode allowed by law.

(4) If one or more of the beneficiaries die in the lifetime of the assured and no apportionment or other disposition is subsequently made by the assured, the insurance shall be for the benefit of the surviving beneficiary or beneficiaries, in equal shares, if more than one, or if there is no such survivor the insurance shall be for the benefit in equal shares of the children of the assured, and if there are no surviving children of the assured then the assurance money shall form part of the estate of the assured.

(5) Until the insurer has received the original or a copy of any declaration, apportionment, will or other instrument or disposition in writing affecting the insurance moneys or any portion thereof, or of any appointment or any revocation of a trustee the insurer may deal with and obtain a valid discharge from the assured, or (as the respective case may be) with and from his beneficiaries (such beneficiaries not being persons under incapacity) or with and from his trustees, executors, administrators or assigns, in the same manner and with the like effect as if such declaration, apportionment, disposition, appointment or revocation had not been made.

12. (1) When a person (hereinafter called the assured) effects insurance on his or her own life, and either by the contract of insurance or by instrument in writing attached to or indorsed on, or identifying the said contract by number or otherwise, declares the insurance money, or a portion of the principal or interest thereof, to be for the benefit of the husband, wife, children, grandchildren or mother of the assured, then such contract shall (subject to the right of the assured to apportion or alter as hereinafter enacted) create a trust in favour of the said beneficiary or beneficiaries, according to the intent so expressed or declared, and so long as any object of the trust remains the money payable under the contract shall not be subject to the control of the assured or of his or her creditors, or form part of his or her estate, when the sum secured by the contract becomes payable ; but this shall not be held to interfere with any pledge of the policy to any person prior to such declaration.

(2) In case of a policy or written contract of life insurance effected before marriage, a declaration under this section shall be, and shall be deemed to be, as valid and effectual as if such policy or contract had been effected after marriage.

(3) When a contract for life insurance is effected by an unmarried man for the benefit of his future wife or future wife and children, but the contract does not designate by name or otherwise clearly ascertain a specific person as such intended wife, the contract, not being within the intent of subsection 5 or 6 hereof, shall be construed as provided in subsection 7.

(4) Where a contract is effected as in subsection 3, but at the maturity of the contract the assured is still unmarried or is a widower without issue, the insurance money shall fall into and become part of the estate of the assured.

(5) Where a contract of life insurance is effected by an unmarried man for the benefit of his future wife, or future wife and children, and the intended wife is designated by name or is otherwise clearly ascertained in contract, but the intended marriage does not take place, all questions arising on such contract shall be determined as if in the case of a beneficiary not of the class of preferred beneficiaries.

(6) When two or more beneficiaries are designated or ascertained, but no apportionment as among them is made, all the said beneficiaries shall be held to share equally in the same, and where it is stated in the policy or declaration that the insurance is for the benefit of the wife and children generally, or of the children generally, without specifying the names of the children, the word 'children' shall be held to mean all the children, issue of the as-

sured, living at the maturity of the policy, whether by his then or any former wife, and the wife to benefit by the policy shall be the wife living at the maturity thereof.

(7) If one or more or all of the designated or ascertained perferred beneficiaries, whether an apportionment has been made or not, die in the lifetime of the assured, the assured may, by an instrument in writing attached to or indorsed on or referring to and identifying the policy of insurance by number or otherwise, declare that the share or shares of the person or persons so dying shall be for the benefit of the assured or his estate, or any person or persons named or ascertained by him in that behalf, whether or not the person or persons so named or ascertained belong to the preferred class of beneficiaries ; and in default of any such declaration the share or shares of the person or persons so dying shall be for the benefit of the survivor or survivors (in equal shares) of the said designated or ascertained preferred beneficiaries ; or, if there is no such survivor, the insurance shall be for the benefit in equal shares of the children of the assured, and if no surviving children of the assured, then the insurance shall form part of the estate of the assured.

(8) This section shall apply not only to any future contract of insurance, and to any declaration made on or relating to any such contract, but also to any contract of insurance heretofore issued and declaration heretofore made.

13. (1) The assured may, by an instrument in writing attached to or indorsed on, or identifying the policy by its number or otherwise, vary a policy or declaration or an apportionment previously made so as to restrict or extend, transfer or limit the benefits of the policy to the wife alone or to the children, or to one or more of them, or to the mother or any other preferred beneficiary of the assured as a beneficiary or sole beneficiary, although the policy is expressed or declared to be for the benefit of the wife and children, or of the wife alone, or of the child or children alone, or of the mother or such other preferred beneficiary or for the benefit of the wife, for life and of the children after her death, or for the benefit of the wife and in case of her death during the life of the assured, then for the child or children or any of them or for the benefit of any one or more of the above-mentioned persons for life, and after his or their decease, for the benefit of any one or more of the survivors, or although a prior declaration was so restricted, and he may also apportion the insurance money among the persons so intended to be benefited, and may from time to time by instrument in writing, attached to or indorsed on the policy, or referring to the same, alter the apportionment as he deems proper ; he may also, in his will make or alter the apportionment of the insurance money, and an apportionment made or altered by his will shall prevail over any other made before the date of the will, except so far as such other apportionment has been acted on before notice of the apportionment by will, and whatever the assured may under this section do, by an instrument in writing attached to or indorsed on or identifying the policy or a particular policy or policies by number or otherwise, he may also do by a will identfying the policy or a particular policy or policies by number or otherwise.

(2) 'Apportion' or 'apportionment' in this section shall include and authorize any division, subdivision, reapportionment or disposition of insurance moneys or benefits, among any of the class of persons who under this Act are persons included in the class of preferred beneficiaries, and shall also include and authorize any disposition of the said moneys or benefits such as partly or wholly to divest the right or to enlarge or diminish the interest of a beneficiary or beneficiaries acquired under any prior disposition of the said moneys or benefits, or such as to substitute one beneficiary of the said class for any other, or all others, or conversely ; provided, that the assured shall not by virtue of the preceding subsection be authorized to divert the said moneys or benefits from all of the said class to a person not of the said class, or to the assured himself or to his estate and to divert the said insurance money or benefits, or any part thereof, from the original beneficiary where the policy expressly states that the beneficiary was a beneficiary for value.

14. When it is proved to the satisfaction of the Supreme Court, or a Judge thereof, that any beneficiary under a contract of insurance is leading a criminal or immoral life, the Court or Judge may, on application by the assured, notwithstanding anything contained in this Act or in the said contract, make an order taking away the benefit of such beneficiary under the said contract, and granting such other relief as under the circumstances is proper.

15. Any contract of insurance may be surrendered or assigned :

(*a*) When the policy is for the benefit of children only, and the children surviving are all of the full age of twenty-one years, if the assured and all such surviving children agree to surrender or assign ; or

(*b*) Where a policy is for the benefit of both wife and children and the surviving children are all of the full age of twenty-one years if the assured and his then wife (if any) and all such surviving children agree to surrender or assign ; or

(*c*) Where the policy is for the benefit of the wife only, or of a wife and children, and there are no children living, if the assured and his then wife agree to surrender or assign ; provided, that the provisions of clauses (*b*) and (*c*) of this section shall not apply to benefit certificates or policies of friendly or fraternal benefit societies.

16. Every lawful claim against an insurance company under any contract of insurance within the meaning of this Act shall be payable on the expiration of thirty days after reasonably sufficient proof has been furnished to the company of the happening of the event on which the claim was by said contract to accrue due and of the right of the claimant to the proceeds of the policy, and any rules, conditions or stipulations to the contrary shall, as against the assured, be void ; provided, however, that the insurance company may, in its discretion, pay the claim at any time before the expiration of said thirty days.

17. Where the event has happened on the occurrence of which any benefit or insurance money is payable under the contract, but the amount payable is matter of dispute, the amount payable by the insurer to the beneficiary shall prima facie be the maximum amount stated or indicated in the contract, and it shall lie on the insurer to prove the contrary.

18. (1) When the insurance money becomes due and payable it shall be paid within the time prescribed by section 16 of this Act ,and according to the terms of the policy or of any declaration or instrument as aforesaid, and shall, in the case of preferred beneficiaries, be free from the claims of any creditors of the assured, except as in section 10 provided.

(2) Where the insurance money or part thereof is for the benefit in whole or in part, of infants, and the infants are mentioned as a class and not by their individual names, the money shall not be payable to the infants until reasonable proof is furnished to the insurer of the number, names and ages of the infants entitled.

19. (1) The assured may, by the policy or by his will, or by any writing under his hand, appoint a trustee or trustees for the money payable under the contract of insurance, and may from time to time revoke such appointment in like manner and appoint a new trustee or new trustees and make provision for the appointment of a new trustee or new trustees, and for the investment of the moneys payable under the contract. Payment made to such trustee or trustees shall discharge the insurer.

(2) If no trustee is named in the contract of insurance or appointed as mentioned in the next preceding subsection to receive the shares to which infants are entitled, their share may be paid to the executors of the last will and testament of the assured or to a guardian of the infants duly appointed by one of the Probate Courts of this province, or by the Supreme Court, or a Judge thereof, or to the trustees appointed by the Supreme Court or a Judge thereof, upon the application of the wife or of the infants or their guardian, and such payment shall be a good discharge to the insurance corporation.

(3) A guardian appointed under the next preceding subsection shall give security to the satisfaction of the Court or Judge, for the faithful performance of his duties as a guardian, and for the proper application of the money which he may receive ; provided, that where any insurance money not exceeding three thousand dollare is payable to the wife and children of the assured, and some or all of the children or infants, the Court or Judge shall have discretion to appoint the widow of the assured, being mother of such infants, as their guardian without security.

(4) Where probate of a will, or letters of administration or letters of guardianship are sought for the sole purpose of obtaining insurance money the total fees payable thereon shall be as follows :—

Where the insurance money does not exceed one thousand dollars.. ..	$4 00
Where the insurance money exceeds one thousand dollars, but does not exceed two thousand dollars..	6 00
Where the insurance money exceeds two thousand dollars, but does not exceed three thousand dollars..	8 00

In ascertaining the fees payable under this section the wearing apparel and similar personal effects of the assured shall not be deemed part of the estate of the assured.

(5) Subject to the express terms of the trust instrument (if any) any trustee named as provided for in subsections 1, 2 and 3 of this section, and any executor or guardian, may invest the money received in any security in which trustees under the law of the province may invest trust funds, and may, from time to time, alter, vary and transpose the investments, and, where the money is held for infants, may also apply all or part of the annual income arising from the share or presumptive share of each of the infants in or towards his or her maintenance and education, in such manner as the trustee, executor or guardian thinks fit, and may also advance to and for any of the infants notwithstanding his or her minority, the whole or any part of the share of the infant of and in the money for the advancement or preferment in the world or on the marriage of such infant.

20. (1) Where, under a contract made or by law deemed to be made in New Brunswick, or a contract issued by an insurance company having its head office in New Brunswick, the insurance money is payable to the representative of a person who at his death was domiciled or resident in a foreign jurisdiction and no person has become his personal representative in New Brunswick, the money, may, on the expiration of two months after such death, be paid to the personal representative appointed by the court of the foreign jurisdiction, provided it appears upon the probate or letters of administration, or other like document of such court, or by a certificate of the Judge under the seal of the court, that it has been shown to the satisfaction of the court that the deceased at the time of his death was domiciled or resident at some place within the jurisdiction of such court.

(2) When the contract of such insurance provides that the insurance money may be paid to the personal representative appointed by the court of the jurisdiction in which the deceased was resident or domiciled at the time of his death, the money may be paid to such representative accordingly at any time after the death aforesaid or according to the terms of the policy.

(3) Where, under a contract made or by law deemed to be made in New Brunswick, the insurance money is payable to the representatives of a person who at the time of his death was domiciled or resident in a foreign jurisdiction and died intestate, the money may, after the expiration of three months after such death, if no person has become his personal representative in New Brunswick, be paid to the person or persons entitled, according to the law of the foreign jurisdiction, to receive the money and give a discharge for the same as if such money were, by the terms of the contract, payable in such foreign jurisdiction.

(4) When a testator domiciled or resident in a foreign jurisdiction disposes of the insurance money by a will valid according to the law of that jurisdiction such money may be paid at any time after death, or according to the terms of the contract in that behalf, to the person or persons entitled under such will to receive and give a valid discharge for money payable in such foreign jurisdiction.

(5) Where it appears by any letters of guardianship or other like document relating to persons under incapacity issued or to be issued by a court in a foreign jurisdiction, or it

appears by a certificate of the judge under the seal of such court, that it has been shown to the satisfaction of such court that the assured at the maturity of the policy was domiciled or resident within its jurisdiction, and where security to the satisfaction of the court has been given by the guardian or other like officer appointed by the said letters or document, then the Supreme Court or a judge thereof, upon application for the appointment of the said guardian or like officer or trustee under this section, may dispense with the giving of security, provided it has also been shown that the infants or other beneficiaries under incapacity reside within the jurisdiction of the foreign court, and that the proposed trustee is a fit and proper person and that the security has, in accordance with the practice of such foreign court, been given in respect of and for the due application and account of the money payable under the policy.

(6) This section shall apply to policies heretofore issued, as well as to policies to be issued hereafter, and whether the death has occurred before the passing of this Act or not.

21. (1) If there is no trustee, executor or guardian, competent to receive the share of any infant in the insurance money, and the insurer admits the claim or any part thereof, the insurer at any time after the expiration of two months from the date of the admission of the claim or part thereof, may obtain an order from the Supreme Court for the payment of the share of the infant into court, and in such case the costs of the application shall be paid out of the share (unless the court otherwise directs), and the residue shall be paid into court pursuant to the order, and such payment shall be sufficient discharge to the insurer for the money paid, and the money shall be dealt with as the court may direct.

(2) If the insurer does not, within thirty days from the time that the claim is admitted, either pay the same to some person competent to receive the money under the Act, or pay the same into the Supreme Court, the said court or a judge thereof may, upon application made by some one competent to receive the said money or by some other person on behalf of the infant, order the insurance money, or any part thereof, to be paid to any trustee, executor or guardian competent to receive the same, or to be paid into court to be dealt with as the court or judge may direct, and any such payment shall be a good discharge to the insurer.

(3) The court or a judge thereof may order the costs of the application and any costs incidental to establishing the authority of the person applying for the order to be paid out of such moneys or by the insurer, or otherwise, as may seem just, and the court or judge may also order the costs of and incidental to obtaining out of court such moneys voluntarily paid in by an insurer to be paid out of such moneys.

22. (1 If a person who has heretofore effected, or who hereafter effects an insurance for the benefit of any preferred beneficiary or beneficiaries, whether such benefit appears by the terms of the policy or by indorsement thereon or by any instrument referring to and identifying the policy finds himself unable to continue to meet the premiums, he may surrender the policy to the insurer and accept in lieu thereof a paid-up policy for such sum as the premiums paid would represent payable at death or at the endowment ages, or otherwise, as the case may be, and in the same manner as the money insured by the original policy, if not surrendered, would have been payable, and the company may accept the surrender and grant the paid-up policy, notwithstanding any declaration or direction in favour of any preferred beneficiary or beneficiaries, or the assured may accept extended insurance in lieu of a paid-up policy for the full sum assured to continue for as many years and months as the reserve upon the policy may purchase.

(2) The assured may, from time to time, borrow from the insurer or from any other corporation, company or person on the security of the policy such sum as may be necessary, and which shall be applied to keep the policy in force, and on such terms and conditions as may be agreed on ; and the sums so borrowed, together with such lawful interest thereon as may be agreed, shall, so long as the contract remains in force, be a first lien on the contract and all moneys payable thereunder, notwithstanding any declaration or direction in favour of any preferred beneficiary or beneficiaries.

(3) When all the beneficiaries, whether preferred or ordinary, are of full age, they and the assured may surrender the contract of insurance or assign the same either absolutely or by way of security.

(4) Where by any contract of insurance, or by the declaration indorsed upon or attached to or identifying by its number or otherwise any contract of insurance (whether such declaration has heretofore been or is hereafter made) it is provided that the contract shall be for the benefit of a person, and in the event of the death of such person, for the benefit of another person, such first-mentioned person shall, if living, be deemed for the purposes of the next preceding subsection the person entitled to join with the assured in surrendering or assigning the contract.

(5) This section shall apply not only to any future contract of insurance, and to any declaration made or relating to any such contract, but also to any contract of insurance heretofore made.

23. The assured may, in writing, require the insurer to pay the bonuses or profits, or portions thereof, accruing under the contract of insurance, to the assured, or to apply the same in reduction of the annual premiums payable by the assured in such way as he may direct, or to add the said bonuses or profits to the benefit ; and the insurer shall pay or apply such bonuses or profits as the assured directs. and according to the rates and rules established by the insurer ; provided always, that the insurer shall not be obliged to pay or apply such bonuses or profits in any other manner than is lawfully stipulated in the contract or the application therefor. This section shall apply to contracts of insurance heretofore made, and to bonuses and profits declared or earned in respect thereto, as well as to contracts of insurance hereafter to be made.

24. Chapter 80 of 'The Consolidated Statutes, 1903,' is hereby repealed.

SESSIONAL PAPER No. 8

Statutes of 1905, chapter 28.

An Act to amend the Act 3 Edward VII., chapter 25, intituled: 'An Act respecting the licensing or Extra-Provincial Corporations.'

[Passed April 14, 1905.]

Be it enacted by the Lieutenant Governor and Legislative Assembly as follows:—

It shall not be lawful for an Extra-Provincial Corporation coming within Class 4, mentioned in said Act to acquire or hold real or personal property within the province without being duly licensed under the provisions of the said Act, and no registrar of deeds shall receive any conveyance to or from any such corporation without the production to such registrar of a license under the said Act, in force at the time when such conveyance is submitted for registry.

6. British columbia legislation.

Statutes of 1903-4, chapter 53.

An Act to assess, levy and collect taxes on property and income.

[Assented to December 12, 1903.]

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of British Columbia, enacts as follows:—

Short Title.

1. This Act may be cited as the 'Assessment Act, 1903.'

* * * * * * *

5. There shall be assessed, levied and collected from every person, and paid to His Majesty, his heirs and successors, the sums following, that is to say:—

One per cent on the assessed value of real estate other than wild land:—

6. (1) The following specified corporations, companies and associations, hereinafter in this Act and in the schedule forms thereto called 'corporations,' transacting business in this province, shall be assessed and taxed at the rates and according to the principles set forth in the following subsections, and they shall on or before the first day of November in each year fill up and return to the assessor of the Victoria assessment district the forms of returns numbered 1 to 7 inclusive, in the schedule of forms to this Act, duly declared to be true and correct, by the president, manager or other officer of the corporations authorized by the corporations to make such declaration; and the information therein demanded and given shall be in accordance with the books of the corporations, as ascertained at the date of the last annual balance sheet of the corporations immediately preceding the said first day of November, and where any corporation has not been in business for a whole year, or where from special circumstances, to be stated in the return, the information demanded cannot be given for a whole year, then for the period which can be given:

(2) All returns to be made by corporations shall be for the whole business carried on by them within the province, including all their branches and agencies throughout the province:

* * * * * * *

(5) Every fire, ocean, marine, inland-transit, accident, plate glass and steam boiler insurance company.

Every life insurance company, corporation or association.

Every guarantee company, loan company and trust company.

* * * * * * *

shall be assessed and taxed upon its gross revenue, from all sources derived, arising or accrued from business transacted in this province, and in accordance with returns to be made to the assessor of the Victoria assessment district, numbered 2 to 7 in the schedule of forms to this Act as the same are applicable to each corporation named thereon, one per cent:

(6) Every corporation mentioned in the preceding subsection shall make a return to the assessor of the Victoria assessment district, on or before the first day of November in each year upon the form applicable to each corporation, according to the forms numbered 1 to 7, inclusive, in the schedule of forms to this Act, and such returns shall be verified by the statutory declaration of the president, manager, or other officer of the corporation duly authorized by the corporation to make such declaration, and such declaration may be made before any assessor, justice of the peace, commissioner for taking affidavits in this province, or other officer authorized to take affidavits and declarations under this Act.

(7) Every corporation which, and the president, manager or other officer as aforesaid who, neglects to conform to the provisions of the preceding subsections shall each be liable to a penalty of fifty dollars for each day during which neglect, refusal or delay in furnishing said returns continues, to be recovered in a summary way by proceedings before any stipendiary magistrate, police magistrate or justice of the peace, and the corporation shall also be liable

to pay a tax of double the amount for which it would be liable under the preceding subsections.

(8) In any such action the Minister of Finance shall have the right, either before or after the trial, to require the production of books and documents, to examine parties or witnesses, and to take such other proceedings in aid of the action as a plaintiff has or may take in an ordinary action.

(9) The assessor may, at his discretion and for good cause enlarge the time for making the returns required by him from such corporations, but not exceeding twenty-one days.

(10) In case any officer of a corporation wilfully and knowingly states anything false in the returns to be made as aforesaid to the assessor, such officer shall, on complaint of the Minister of Finance, and upon summary conviction before any stipendiary magistrate, police magistrate or justice of the peace, forfeit and pay a fine not exceeding five hundred dollars.

(11) The corporations mentioned in subsection 5 shall not be liable for the tax upon income and personal property as enacted in section 5 of this Act in addition to the tax imposed upon their gross revenue, but the said corporations shall be liable to assessment and taxation upon real property in the assessment districts in which the same is situate.

(12) The taxes imposed upon corporations under the heading of 'Taxation of Corporations,' in this Act, shall become due and payable on the second day of January in each and every year, and if paid on or before the 30th day of June in each and every year, but not otherwise, the assessor is hereby authorized to allow to each corporation so paying on or before such date, a discount at the rate of ten per centum upon the amount of the tax for the then current year.

(13) In case of default in payment of the taxes hereby imposed upon corporations, the same may be levied and collected with costs of distress upon the goods and chattels wherever found of the corporation liable therefor, under a warrant signed by the Minister of Finance directed to the sheriff of the county in which the corporation in default may have goods and chattels, and the sheriff shall proceed to realize the same by public auction in the manner prescribed by law for recovery by distress.

(14) In case of liquidation or insolvency of any of the corporations upon which a tax is levied under this portion of the Assessment Act, the amount unpaid of such tax shall be a first lien or charge upon the estate of such corporation in favour of the Crown for the benefit of the province, subject to the provisions of any statute of the Dominion of Canada and to the charges of liquidation and insolvency proceedings :

(15) The taxes payable by corporations under this section shall become delinquent if unpaid on the 31st day of December next after they become due, and shall bear interest at the rate of six per centum per annum, from the said 31st day of December until paid or recovered ;

(16) Real property belonging to any corporation lying within any municipality shall not be assessed or taxed under this section ;

(17) All corporations assessed and taxed under this section shall forward to the Minister of Finance each and every year, on or before the 31st day of January, a certified copy of their annual balance sheet and of their profit and loss accounts, as shown by their books for the year immediately preceding the said 31st day of January, according to the date at which said annual balance has been arrived at ;

(18) The assessor of the Victoria Assessment District shall keep a separate assessment roll for corporations assessed and taxed under this section, according to form numbered 11 in the schedule of forms to this Act.

(19) The said assessor shall not be bound to accept as correct the returns made to him under this section if he has reason to believe them to be incorrect, and he may assess said corporations, in that event, according to the best information he may obtain from any other source ;

(20) The assessor shall mail a notice to the corporation at its chief place of business in the province (which shall be designated upon the return made) stating the amount of the assessment and the tax payable thereon and when due and payable, according to form numbered 11, in the schedule of forms to this Act ;

(21) The corporations assessed and taxed under this section shall have the right of appeal to the Court of Revision and Appeal against the assessment made by the assessor under this Act as hereinafter provided.

* * * * * * *

27. For the purposes of this Act, the Lieutenant Governor in Council shall have power to divide the province into assessment districts and to define the boundaries thereof and from time to time to alter the boundaries of any district and create new districts.

* * * * * *

90. The Lieutenant-Governor in Council may, from time to time, appoint one or more person or persons in any assessment district to be a Court of Revision and Appeal in respect of the assessment of property and income as aforesaid for such district. and such person or persons shall record the proceedings of the said court, and deposit such records with the assessor.

* * * * * *

Form No. 2.—Insurance Companies (except Life).

Request for Return.

The taxpayer is requested to fill up accurately answers to the following questions in this Return, as required by section 6 of the Assessment Act, 1903, and mail or deliver to the Provincial Assessor, Victoria, within twenty-one days from the date of this request.

Dated at Victoria, B.C., this day of 190 .

To..... ....

....

Assessor.

SESSIONAL PAPER No. 8

Return.—Taxation of Corporations.

Fire, Ocean Marine, Inland Transit, Accident, Plate Glass and Steam Boiler Insurance Companies.

1. Name of company.
2. Name of president.
3. Name of manager.
4. Name of chief executive officer for British Columbia.
5. Place of head office.
6. Place of head office for Canada.
7. Place of head office for British Columbia.
8. Capital stock authorized.
9. Capital stock subscribed.
10. Capital stock paid up.
11. Date of commencement of business in Canada.
12. Under what Act or by what authority does company derive its powers ?
13. Value of real property in British Columbia without the limits of municipalities, $.
14. Value of real property in British Columbia within the limits of municipalities, $.
15. Gross revenue from premiums received from business in British Columbia, $.

Gross revenue from interest on money lent in British Columbia, $.

Total gross revenue, $.

Less payments to other companies outside of this province for reinsurance, provided that receipts by the taxpayer for reinsurance from other companies are included in the total gross receipts, $.

Taxable gross revenue, $.

The period for which this Return is made is for the year ending December 31, 19 , or for the year ending the date of the last ascertained annual balance sheet of the company immediately preceding the date of the following declaration :—

Declaration.

I, , president, manager or chief officer of , do solemnly and sincerely declare that the above Return contains a full, true and correct statement of facts in answer to the questions above set forth, and I make this solemn declaration conscientiously believing it to be true, and knowing that it is of the same force and effect as if made under oath and by virtue of the 'Canada Evidence Act, 1893.'

Declared before me at this day of 19. .

This declaration may be made before any Judge, Notary Public, Justice of the Peace, Mining Recorder, Gold Commissioner, Assessor, Mayor or Commissioner authorized to take affidavits.

Form No. 3.—Life Insurance Companies.

Request for Return.

The taxpayer is requested to fill up accurately answers to the following questions in this Return, as required by section 6 of the Assessment Act, 1903, and mail or deliver to the Provincial Assessor, at Victoria, within twenty-one days from the date of this request.

Dated at Victoria, B.C., this day of 190 .

To.... ....

....

Assessor.

Return.—Taxation of Corporations—Life Insurance Companies.

1. Name of company.
2. Name of president.
3. Name of manager.
4. Name of chief executive officer for British Columbia.
5. Place of head office.
6. Place of head office for Canada.
7. Place of head office for British Columbia.
8. Capital stock authorized.
9. Capital stock subscribed.
10. Capital stock paid up.
11. Date of commencement of business in Canada.
12. Under what Act or by what authority does company derive its powers.
13. Value of real property in British Columbia without the limits of municipalities, $.
14. Value of real property in British Columbia within the limits of municipalities, $.
15. Gross revenue from premiums received from business in British Columbia, $.

Gross revenue from interest on money lent in British Columbia, $.

Total gross revenue, $.

The period for which this return is made is for the year ending 31st December, 19 , or for the year ending the date of the last ascertained annual balance sheet of the company immediately preceding the date of the following declaration :—

Declaration.

I, , president, manager, or chief officer of , do solemnly and sincerely declare that the above Return contains a full, true, and correct state-

ment of facts in answer to the questions above set forth, and I make this solemn declaration conscientiously believing it to be true, and knowing that it is of the same force and effect as if made under oath and by virtue of the 'Canada Evidence Act, 1893.'

Declared before me at , this day of 19 .

This declaration may be made before any Judge, Notary Public, Justice of the Peace, Mining Recorder, Gold Commissioner, Assessor, Mayor, or Commissioner authorized to take affidavits.

Statutes of 1905.

An Act to amend the 'Companies Act, 1897.'

[Assented to April 8, 1905.]

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of British Columbia, enacts as follows :—

1. This Act may be cited as the 'Companies Act, 1897, Amendment Act, 1905.'

2. Sections 125 and 126 of the 'Companies Act, 1897,' are hereby repealed, and the following substituted in lieu thereof :

125. (1) Notwithstanding the interpretation of the word 'company,' the business of every extra provincial insurance company, whether joint stock, mutual or assessment, shall be deemed to be within the scope of this Act, and after the first day of July, 1905, no extra provincial insurance company shall undertake or effect, or offer to undertake or effect, any contract of insurance without having taken out a license under section 124, and in all other respects complying with the provisions of this Act.

(2) The fee to be paid by such extra provincial company for such license shall be two hundred and fifty dollars, and no more, and any such extra provincial company having obtained a license under said repealed section 125 shall be credited with the amount paid for same, on obtaining a license under this section.

3. Table B of the said Act is hereby amended by striking out the item thereof, being 'for a license to an extra provincial insurance company under section 125 of this Act. $25.

4. Every extra provincial insurance company shall on or before the first day of March in each and every year, file with the Registrar of Joint Stock Companies a sworn statement of the financial condition and affairs of the company, and also showing their gross income in this province, and any extra provincial insurance company refusing or neglecting to file the statement by this section required, or to make prompt and explicit answer to any inquiries put by the Registrar touching the company's contracts or finances or failing to take out a license as required by this Act, shall be liable to a penalty of two hundred and fifty dollars, recoverable, upon summary conviction, for each and every day during which it carries on business after failing to comply with the provisions of this section ; and provided, further, that proof of compliance with this section shall at all times be upon the company.

5. If any promoter, organizer, office-bearer, manager, director, officer, collector, agent, broker, employee, or any other person whatsoever, undertakes or effects, or offers or agrees to undertake or effect, any contract of insurance for any extra provincial insurance company, whether joint stock, mutual or assessment, unless such company has taken out a license under this Act, he shall be liable to a penalty of fifty dollars, and in default of payment shall be imprisoned, with or without hard labour, for a term not exceeding three months and not less than one month, and on a second or any subsequent conviction he shall be imprisoned with hard labour to a term not exceeding twelve months and not less than three months.

6. Table B of the said Act is also hereby amended by striking out the item thereof, 'For registering any document hereby required or authorized to be registered other than the memorandum of association, one dollar,' and substituting therefor the following, 'For registering or filing any document hereby required or authorized to be registered or filed, other than the memorandum of association, one dollar.'

7. This Act shall come into force on the first day of July, 1905.

INSOLVENT COMPANY IN THE HANDS OF A LIQUIDATOR.

THE VICTORIA-MONTREAL FIRE INSURANCE CO.

Under date 30th June, 1905, the liquidator furnishes the following abstract of the affairs of the company as at said date, viz.:—

ASSETS.

Cash on hand and in banks		$18,406 79
Shareholders' balances, considered good		85,224 99
Total assets, considered good		$103,631 78
Assets considered doubtful or bad—		
Shareholders, balances due on shares	$71,322 78	
Bills receivable	20,072 88	
T. A. Temple & Sons	37,727 49	
Agencies and bankers' balances	6,597 87	
		135,721 02
Total assets		$239,352 80

LIABILITIES.

Return premiums unclaimed	$ 91 31	
Sundry creditors	66 98	
Claims, not filed or not admitted, but of which the liquidator has notice	36,253 22	
Total liabilities	$36,411 51	

RECEIPTS.

Cash on hand June 30, 1904	$12,958 90
Payments by shareholders	2,690 00
Interest from banks, &c.	414 48
Security deposit refunded	5,720 00
	$21,783 38

EXPENDITURE.

Shareholder, to reduce payment to 75 per cent of stock	$ 125 06	
Legal expenses, contributories	539 84	
Inspectors, travelling expenses	106 75	
Legal expenses, connected with losses	205 00	
Liquidator, on account fees	2,400 00	
		3,376 59
Balance on hand and in bank, June 30, 1905		$18,406 79

The Insurance Act.

In last year's report the desirability of an amendment of the *Insurance Act* in certain respects was suggested. The *necessity for* an amendment becomes daily more apparent. The business of insurance is rapidly expanding and developing. Subjects of insurance not contemplated by the present Act have arisen and are likely to arise, and it is necessary to provide therefor. Portions of the existing statute have become obsolete and should be repealed. It is hoped and expected that, at the next session of Parliament, a revision of the Act will take place, and that several important alterations will be made therein.

I have the honour to be, sir,

Your obedient servant,

W. FITZGERALD,
Superintendent of Insurance.

ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO DO BUSINESS OF FIRE OR INLAND MARINE INSURANCE IN CANADA FOR THE YEAR 1904, IN ACCORDANCE WITH THE INSURANCE ACT

GENERAL TABLES

ASSETS OF ALL COMPANIES, FIRE AND MARINE
LIABILITIES OF ALL COMPANIES, FIRE AND MARINE
INCOME AND EXPENDITURE OF ALL COMPANIES, FIRE AND MARINE
PERCENTAGE OF LOSSES TO PREMIUMS, &c, &c.

ABSTRACT FOR THE YEAR 1904.

Fire Insurance in Canada—Canadian Companies.

—	Net cash received for Premiums.	Re-insurance, return Premiums.	Gross cash received for Premiums.	Gross amount of policies new and renewed.	Net amount at risk at date.	Net amount of losses incurred during the year.	Net amount paid for losses.	Unsettled Claims.	
								Not resisted.	Resisted.
	$	$	$	$	$	$	$	$	$
Anglo-American	284,863	143,478	428,341	28,733,601	29,505,337	307,499	311,345	3,197	None.
British America	532,271	239,748	772,019	43,743,719	54,551,010	527,368	529,763	21,434	None.
Canadian Fire	205,087	89,384	294,471	15,687,470	14,937,239	162,428	156,040	7,431	1,000
Equity Fire	151,142	65,060	216,202	15,010,117	14,520,054	141,910	142,503	2,877	2,660
London Mutual Fire	430,196	186,749	616,939	40,606,604	66,069,118	348,200	331,429	23,934	1,000
Mercantile Fire	92,760	10,119	102,879	7,053,838	10,634,630	114,110	112,271	2,342	None.
Montreal-Canada Fire	127,386	44,079	171,465	10,211,529	19,808,955	94,736	87,819	6,917	None.
Ottawa Fire	161,041	78,284	239,325	14,624,500	14,524,354	193,401	188,564	1,983	4,699
Quebec Fire	119,631	16,004	135,635	9,272,947	10,794,791	142,713	142,877	3,126	None.
Western	576,904	324,576	901,480	54,289,702	61,543,388	581,839	558,864	46,264	None.
Totals for 1904	2,681,275	1,197,481	3,878,756	239,234,027	296,888,876	2,614,204	2,561,475	119,505	9,359
Totals for 1903	2,282,498	965,721	3,248,219	216,505,990	260,637,251	1,213,577	1,209,678	85,112	4,622
BRITISH COMPANIES.									
Alliance	242,675	46,439	289,114	23,692,229	28,417,266	553,719	556,239	3,069	1,500
Atlas	374,880	52,374	427,254	25,407,809	43,928,036	494,350	488,703	24,235	300
Caledonian	300,843	40,343	341,186	23,058,753	30,078,750	374,365	368,008	8,966	None.
Commercial Union	528,215	94,017	622,232	39,079,533	47,584,867	546,740	559,371	7,179	6,500
Guardian	547,241	85,184	632,425	36,958,529	46,664,854	449,346	446,445	18,882	2,500
Law Union and Crown	117,898	22,651	140,549	8,574,190	9,486,512	115,712	117,666	714	None.
Liverpool and London and Globe	957,611	172,772	1,130,383	71,032,825	78,605,230	830,538	815,101	30,288	2,500
London and Lancashire Fire	316,239	41,241	357,480	22,648,704	28,084,490	424,175	422,806	4,307	None.
London Assurance	144,315	35,978	180,293	13,535,825	16,388,083	177,286	168,649	17,616	None.
Manchester	114,838	39,422	154,260	8,415,813	None.	143,820	147,537	None.	None.
National of Ireland	100,347	15,032	115,379	6,072,378	None.	60,156	70,552	550	2,500
North British	648,079	80,613	728,692	47,454,403	66,259,841	746,139	741,146	25,762	2,000
Northern	446,894	45,519	492,413	30,750,190	38,930,114	566,607	555,909	17,237	None.
Norwich Union Fire	497,861	69,493	567,354	34,175,255	40,297,980	471,217	454,874	23,955	4,840
Phœnix of London	805,091	135,939	941,030	53,762,736	67,695,428	605,703	613,373	16,380	5,000

Royal	1,107,031	187,313	1,294,344	86,089,613	106,977,898	1,369,825	1,379,588	30,692	9,030
Scottish Union and National	309,052	54,439	363,491	22,879,518	28,429,888	523,496	536,796	10,065	None.
Sun Insurance Office	300,260	46,470	346,730	21,282,776	26,541,362	334,702	326,955	16,662	None.
Union Assurance	484,296	98,713	583,009	35,071,223	40,789,062	418,529	405,201	26,957	None.
Totals for 1904	8,343,666	1,363,952	9,707,618	609,942,293	745,159,661	9,206,425	9,172,919	283,516	36,670
Totals for 1903	7,334,432	1,195,535	8,529,967	580,718,653	727,383,239	3,738,400	3,803,764	279,433	34,360

AMERICAN COMPANIES.

Ætna Fire	236,078	28,085	264,163	16,818,953	22,384,827	264,941	262,709	9,406	None.
Connecticut Fire	73,997	9,108	83,105	4,819,778	5,860,698	115,422	112,941	3,874	None.
German-American	None.	None.	None.	619,445	616,445	None.	None.	None.	None.
Hartford Fire	361,430	36,913	398,343	24,255,565	27,126,350	336,888	333,098	14,475	None.
Home Fire	280,366	36,872	317,238	19,046,833	18,195,682	426,346	425,292	17,619	None.
Insurance Company of North America	246,202	43,295	289,498	19,772,717	21,022,077	303,794	302,134	3,701	1,500
Phenix, of Brooklyn	237,783	35,567	273,350	15,970,041	16,067,934	240,542	241,826	1,358	None.
Phœnix, of Hartford	177,554	34,182	211,736	13,146,048	15,256,855	148,785	144,197	6,476	None.
Queen, of America	531,530	127,779	659,309	38,679,405	46,434,526	534,500	542,943	6,640	7,700
Totals for 1904	2,144,941	351,801	2,496,742	153,128,785	172,965,394	2,371,218	2,365,140	63,549	9,200
Totals for 1903	1,767,832	294,214	2,062,046	136,050,121	152,433,226	847,302	857,274	72,577	637

RECAPITULATION.

Canadian Companies	2,681,275	1,197,481	3,878,756	239,234,027	296,888,876	2,614,204	2,561,475	119,505	9,359
British Companies	8,343,666	1,363,952	9,707,618	609,942,293	745,159,661	9,206,425	9,172,919	283,516	36,670
American Companies	2,144,941	351,801	2,496,742	153,128,785	172,965,394	2,371,218	2,365,140	63,549	9,200
Totals for 1904	13,169,882	2,913,234	16,083,116	1,002,305,105	1,215,013,931	14,191,847	14,099,534	466,570	55,229
Totals for 1903	11,384,762	2,455,470	13,840,232	933,274,764	1,140,453,716	5,799,279	5,870,716	437,122	39,619

Summary of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1880.

—	Premiums Received.												Total.
	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876	1877.	1878.	1879.	1880.	
Canadian Companies.	$	$	$	$	$	$	$	$	$	$	$	$	$
British America	113,833	114,377	135,852	174,047	191,035	194,077	184,799	146,532	174,892	174,006	166,401	186,895	1,956,746
Canada Agricultural	.....	.....	.....	.....	.....	109,892	131,639	115,897	97,468	.....	.....	.....	454,896
Canada Fire	.....	.....	.....	.....	.....	.....	.....	94,788	133,625	118,055	141,378	167,609	655,455
Citizens'	.....	.....	.....	.....	.....	.....	129,893	244,363	136,653	91,971	89,718	87,041	779,639
Dominion	.....	.....	.....	.....	.....	.....	.....	.....	.....	27,175	58,308	70,388	155,871
*London Mutual Fire	60,702	71,135	78,072	62,807	73,614	74,377	60,333	80,448	96,136	88,441	92,987	106,602	945,654
National Fire	.....	.....	.....	.....	.....	.....	.....	86,098	93,812	60,070	44,046	.....	284,026
Ottawa Agricultural	.....	.....	.....	.....	.....	.....	7,947	64,882	86,174	35,858	.....	.....	194,861
Provincial	99,913	97,633	171,514	161,158	190,857	244,331	217,213	179,236	72,495	.....	.....	.....	1,434,350
Quebec	72,234	72,725	73,602	77,508	75,169	79,453	86,424	82,203	80,042	66,012	60,600	62,559	888,531
Royal Canadian	.....	.....	.....	.....	.....	392,434	312,951	260,678	196,014	146,773	116,754	128,298	1,553,902
†Sovereign	.....	.....	20,680	59,121	55,623	83,250	80,091	92,656	95,117	82,819	63,695	†107,879	740,931
Stadacona	.....	.....	.....	.....	.....	21,918	183,009	201,429	84,132	.....	.....	.....	490,488
Western	154,680	180,730	227,698	262,206	256,598	254,049	252,355	232,431	276,395	270,716	268,935	272,758	2,909,551
	501,362	536,600	707,418	796,847	842,896	1,453,781	1,646,654	1,881,641	1,622,955	1,161,896	1,102,822	1,190,029	13,444,901
British Companies.													
Commercial Union	81,890	86,371	80,162	57,329	29,782	84,066	127,253	133,695	174,249	195,590	190,264	231,607	1,472,258
Guardian	3,156	8,780	17,392	32,947	54,387	51,225	50,905	42,717	54,433	51,813	50,253	62,745	480,753
Imperial	64,522	82,004	85,915	102,750	134,710	134,794	126,945	121,548	153,012	156,988	149,449	156,461	1,469,098
Lancashire	40,487	34,615	33,561	43,967	66,733	43,097	71,455	101,116	142,109	161,828	161,064	184,145	1,084,177
Liverpool and London and Globe	286,398	273,303	263,696	260,262	258,632	219,948	138,480	106,771	129,083	148,024	157,617	155,880	2,398,094
London and Lancashire	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	9,448	9,448
London Assurance	55,931	56,496	63,330	67,385	79,368	60,086	47,450	45,893	74,425	61,272	51,095	52,454	715,185
North British	141,822	168,500	203,724	235,290	309,234	322,516	292,563	265,910	288,943	282,475	262,508	253,871	3,027,356
Northern	18,115	25,252	50,682	69,905	72,359	76,397	60,830	59,737	68,799	76,040	68,628	75,175	721,919
Norwich Union	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	20,507	20,507
Phœnix, of London	86,081	82,643	80,133	108,215	158,403	188,503	162,030	151,223	157,844	171,410	150,898	162,339	1,659,722
Queen	94,048	106,616	122,609	150,530	179,562	163,329	160,594	153,273	198,087	193,664	182,042	195,069	1,899,423
Royal	241,683	238,451	262,509	315,848	371,045	405,501	3 1,514	323,450	360,915	359,006	343,317	417,156	4,000,389
Scottish Commercial	.....	.....	.....	.....	.....	.....	37,446	46,774	76,932	82,240	80,516	19,513	343,421
Scottish Imperial	4,878	22,367	36,133	55,192	59,050	60,011	46,250	45,303	48,389	54,590	51,503	52,044	535,710
	1,119,011	1,185,398	1,299,846	1,499,620	1,773,265	1,809,473	1,683,715	1,597,410	1,927,220	1,994,940	1,899,154	2,048,408	19,837,460

American Companies.													
Ætna	107,635	114,121	153,751	177,943	183,929	168,147	152,835	130,658	118,640	118,901	110,533	103,175	1,640,268
Agricultural of Watertown	.....	5,431	68,361	73,613	64,641	.....	.....	.....	.....	.....	‡27,279	47,290	286,615
Andes	.....	.....	31,431	.....	.....	.....	.....	.....	.....	.....	.....	.....	31,431
Hartford	57,531	75,229	60,909	80,687	103,685	90,902	96,054	78,207	83,332	86,618	80,184	83,191	973,529
Home	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Phenix, of Brooklyn	.....	.....	.....	.....	.....	.....	15,506	20,090	11,858	6,075	7,516	7,484	68,529
	165,166	194,781	314,452	332,243	352,255	259,049	264,395	228,955	213,830	211,594	225,512	241,140	3,003,372

RECAPITULATION.

Canadian Companies	501,362	536,600	707,418	796,847	842,896	1,453,781	1,646,654	1,881,641	1,622,955	1,161,896	1,102,822	1,190,029	13,444,901
British "	1,119,011	1,185,398	1,299,846	1,499,620	1,773,265	1,809,473	1,683,715	1,597,410	1,927,220	1,994,940	1,899,154	2,048,408	19,837,460
American "	165,166	194,781	314,452	332,243	352,255	259,049	264,395	228,955	213,830	211,594	225,512	241,140	3,003,372
Grand totals	1,785,539	1,916,779	2,321,716	2,628,710	2,968,416	3,522,303	3,594,764	3,708,006	3,764,005	3,368,430	3,227,488	3,479,577	36,285,733

*Formerly the Agricultural Mutual.
†Formerly the Isolated Risk. In its premiums for 1880 the $17,352 received for reinsurance of risks of the National has not been included.
‡This is exclusive of $63,310 received for reinsurance of the risks of Canada Agricultural and Ottawa Agricultural.

SUMMARY of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1891, inclusive.

—	Totals for 1869 to 1880.	Premiums Received.											Totals for 1869 to 1891.
		1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.	1890.	1891.	
Canadian Companies.	$	$	$	$	$	$	$	$	$	$	$	$	$
British America	1,956,746	146,386	127,951	121,071	152,920	197,317	207,629	211.585	197,723	203,489	204,476	196,812	3,924,106
Canada Agricultural	454,896												454,895
Canada Fire													
Citizens'	655,455	192,894	32,984										881,333
Dominion	779,639	100,873	137,941	181,393	228,265	195,181	203,269	206,340	203,727	205,308	187,409	205,281	2,834,626
Eastern	155,871	34,371											190,242
										27,938	99,777	119,364	247,079
*London Mutual Fire													
National Fire	945,654	122,189	104,893	110,830	118,246	124,324	111,148	118,618	129,882	131,696	131,881	128,367	2,277,728
	284,026												284,026
Ottawa Agricultural													
Provincial	194,861												194,861
	1,434,350												1,434,350
Quebec													
Royal Canadian	888,531	49,287	49,867	64,434	66,720	77,029	85,390	84,670	87,955	96,908	113,095	111,642	1,775,528
	1,553,902	154,585	164,622	193,021	243,729	183,124	169,178	162,212	171,846	175,017	178,056	184,118	3,533,410
†Sovereign													
Stadacona	740,931	123,476	102,554	88,443									1,055,404
Western	490,488												490,488
	2,909,551	282,409	312,621	332,609	330,548	330,904	331,096	338,010	340,858	333,592	335,190	333,152	6,510,540
British Companies.	13,444,901	1,206,470	1,033,433	1,091,801	1,140,428	1,107,879	1,107,710	1,121,435	1,131,991	1,173,948	1,249,884	1,278,736	26,088,616
Atlas								32,969	45,895	55,945	63,701	58,162	256,672
Caledonian				71,047	90,947	88,281	92,531	105,539	106,886	107,905	103,689	100,936	867,761
City of London			127,100	149,665	171,502	170,338	170,317	160,215	153,789	143,490	140,758	144,256	1,531,430
Commercial Union	1,472,258	277,885	307,967	294,508	312,381	302,935	299,911	285,071	286,903	305,678	318,697	359,153	4,823,347
Employers' Liability								45,199	48,748	54,574	61,730	68,352	278,603
Fire Insurance Association		43,296	110,989	109,316	134,109	126,497	147,145	127,419	117,721	109,642	113,900	103,367	1,243,401
Glasgow and London					‡ 128,261	161,630	205,251	304,578	319,829	311,610	188,574		1,619,733
Guardian	480,753	64,915	71,095	97,785	143,518	150,313	150,430	162,569	179,807	194,448	195,007	180,565	2,071,205
Imperial	1,469,098	170,486	179,520	199,062	205,142	185,778	182,141	195,650	213,440	218,135	211,895	206,524	3,636,871
Lancashire	1,084,177	197,980	208,539	210,159	226,468	208,454	194,767	192,695	212,992	223,197	253,229	254,233	3,466,890
Liverpool & London & Globe	2,398,094	157,565	161,962	195,602	213,133	207,436	224,050	232,994	253,446	257,022	279,594	287,909	4,868,807

London and Lancashire	9,448	30,964	105,197	95,299	93,115	89,974	93,042	102,841	123,183	153,148	167,692	172,204	1,236,107
London Assurance	715,185	62,402	66,576	76,959	63,415	60,932	65,956	72,312	75,883	72,673	87,537	90,564	1,510,394
Manchester											53,067	96,309	149,376
National, of Ireland				32,528	45,969	54,082	71,432	73,840	73,413	77,053	75,138	74,116	577,571
North British	3,027,356	271,375	273,516	293,579	323,171	308,392	303,808	304,199	312,663	307,680	313,247	338,018	6,377,004
Northern	721,919	95,525	132,259	169,577	193,755	181,260	146,406	154,105	170,111	170,604	179,523	174,564	2,489,608
Norwich Union	20,507	52,901	73,067	90,770	92,451	90,185	88,683	86,664	89,800	89,334	93,026	101,378	968,766
Phœnix, of London	1,659,722	178,497	204,138	203,548	225,510	208,022	194,942	219,891	206,427	216,422	228,449	226,643	3,972,211
Queen	1,899,423	194,162	207,111	216,314	226,932	222,647	210,447	213,406	228,850	253,175	262,485	219,742	4,354,694
Royal	4,000,389	503,233	569,481	609,973	531,307	498,738	508,612	521,141	523,580	534,299	552,723	536,126	9,889,602
Scottish Commercial	343,421												343,421
Scottish Imperial	535,710	52,072	72,314	12,759									672,855
Scottish Union and National			37,627	50,400	51,033	60,507	79,141	100,695	115,916	114,598	123,755	134,247	867,919
Union Assurance Society											4,717	77,941	82,658
United Fire												183,862	183,862
	19,837,460	2,353,258	2,908,458	3,178,850	3,472,119	3,376,401	3,429,012	3,693,992	3,859,282	3,970,632	4,072,133	4,189,171	58,340,768
American Companies.													
Ætna	1,640,268	107,571	105,571	114,615	114,885	107,688	103,382	124,413	129,986	120,290	125,767	133,832	2,928,268
Agricultural, of Watertown	286,615	57,361	51,885	70,457	74,840	70,393	78,389	79,570	75,134	79,249	77,541	77,753	1,079,187
Andes	31,431												31,431
Connecticut							23,321	34,344	42,515	41,952	36,791	36,638	215,561
Hartford	976,529	87,616	103,355	131,133	135,369	131,177	124,597	127,371	128,510	128,235	128,684	149,422	2,351,998
Home													
Insurance Co. of N. America										2,904	26,773	46,150	75,827
Phœnix, of Brooklyn	68,529	14,840	27,004	37,885	42,487	58,922	65,924	63,377	69,845	70,806	72,552	84,310	676,481
Phœnix, of Hartford											45,946	129,904	175,850
Queen, of America												42,800	42,800
	3,003,372	267,388	287,815	354,090	367,581	368,180	395,613	429,075	445,990	443,436	514,054	700,809	7,577,403

RECAPITULATION.

Canadian Companies	13,444,901	1,206,470	1,033,433	1,091,801	1,140,428	1,107,879	1,107,710	1,121,435	1,131,991	1,173,948	1,249,884	1,278,736	26,088,616
British "	19,837,460	2,353,258	2,908,458	3,178,850	3,472,119	3,376,401	3,429,012	3,693,992	3,859,282	3,970,632	4,072,133	4,189,171	58,340,768
American "	3,003,372	267,388	287,815	354,090	367,581	368,180	395,613	429,075	445,990	443,436	514,054	700,809	7,577,403
Grand totals	36,285,733	3,827,116	4,229,706	4,624,741	4,980,128	4,852,460	4,932,335	5,244,502	5,437,263	5,588,016	5,836,071	6,168,716	92,006,787

* Formerly the Agricultural Mutual. † Formerly the Isolated Risk. ‡ Not including $124,272 for reinsurance of risks of the Sovereign Insurance Company.

SUMMARY of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1902, inclusive.

—	Totals, for 1869 to 1891.	PREMIUMS RECEIVED.											Totals, for 1869 to 1902.
		1892.	1893.	1894.	1895.	1896.	1897.	1898.	1899.	1900.	1901.	1902.	
Canadian Companies.	$	$	$	$	$	$	$	$	$	$	$	$	$
Anglo-American										91,925	157,846	224,463	474,234
British America	3,924,105	172,414	202,076	220,398	276,294	288,119	296,273	302,255	347,188	235,868	350,233	414,847	7,030,070
Canada Agricultural	454,896												454,896
Canada Fire	881,333												881,333
Canadian Fire							42,376	56,508	79,662	112,412	134,572	162,676	588,206
Citizens	2,834,626	22,335											2,856,961
Dominion	190,242												190,242
Eastern	247,079	190,663	264,511	164,115	27,826								894,194
Equity Fire											92,536	127,665	220,201
*London Mutual Fire	2,277,728	128,513	122,772	155,762	184,519	171,331	183,394	210,304	197,778	210,694	250,290	333,306	4,426,391
Mercantile		98,585	129,379	161,649	153,365	107,568	69,671	71,789	69,698	76,378	93,260	79,142	1,110,484
National Fire	284,026												284,026
Ottawa Fire										117,386	130,532	140,285	388,203
Ottawa Agricultural	194,861												194,861
Provincial	1,434,350												1,434,350
Quebec	1,775,528	111,578	90,631	86,522	90,259	98,792	86,359	105,512	99,309	87,494	90,576	91,114	2,813,668
Royal Canadian	3,533,410	4,613											3,538,023
†Sovereign	1,055,404												1,055,404
Stadacona	490,488												490,488
Victoria-Montreal									41,853	37,474			79,327
Western	6,510,540	323,340	328,428	319,848	418,863	396,045	343,143	375,559	348,251	329,120	427,571	482,295	10,603,003
	26,088,616	1,052,041	1,137,797	1,108,294	1,151,126	1,061,855	1,021,216	1,121,927	1,183,739	1,298,751	1,727,410	2,055,793	40,008,565
British Companies.													
§Albion Fire Ins. Ass'n	1,243,401	105,216	119,693										1,468,310
Alliance		172,368	203,641	175,016	169,589	155,115	181,141	187,036	184,326	150,786	105,469	147,381	1,831,868
Atlas	256,672	92,890	100,301	115,078	128,282	131,701	139,859	144,123	150,159	160,024	248,678	284,796	1,952,563
Caledonian	867,761	112,084	133,021	147,031	157,169	158,810	161,718	171,777	209,222	218,202	245,705	260,582	2,843,082
City of London	1,531,430	56,824											1,588,254
Commercial Union	4,823,347	357,747	364,276	385,647	373,555	362,375	352,964	342,317	343,388	372,261	424,009	442,169	8,944,055
Employers' Liability	278,603	76,958	9,128										364,689
‡Glasgow and London	1,619,733												1,619,733
Guardian	2,071,205	236,617	294,310	287,175	290,007	322,355	313,722	300,025	320,833	322,218	395,463	445,608	5,599,538
Imperial	3,636,871	201,177	189,962	186,055	186,812	200,828	214,030	235,373	275,460	293,722	306,499	159,007	6,085,796
Lancashire	3,466,890	285,920	259,563	260,854	278,705	275,227	287,045	307,238	327,886	329,015	132,030	471	6,210,844
Law Union and Crown									26,859	50,430	63,830	66,177	207,296
Liverpool & L. & Globe	4,868,807	312,472	323,872	330,175	353,996	353,541	352,228	343,981	349,264	369,966	399,352	417,774	8,775,428

London & Lancashire.	1,236,107	190,308	194,053	170,472	181,436	195,260	214,128	209,023	207,095	220,607	251,142	259,033	3,528,664
London Assurance....	1,510,394	104,206	107,918	118,754	121,333	134,996	128,400	131,713	131,420	116,182	134,952	135,187	2,875,455
Manchester	149,376	121,229	118,940	190,006	171,291	186,969	195,416	198,857	219,727	223,674	220,291	191,950	2,187,726
National, of Ireland..	577,571	90,476	100,301	115,078	128,282	131,701	139,859	144,123	150,159	160,024	229,536	268,000	2,235,110
North British	6,377,004	380,393	383,663	396,615	392,021	462,927	431,093	431,314	450,855	448,853	505,536	569,743	11,230,017
Northern	2,489,608	170,128	172,523	161,571	181,064	192,090	197,622	224,111	258,008	266,345	326,194	360,501	4,999,765
Norwich Union.....	968,766	118,399	142,281	137,557	187,824	213,605	270,584	270,860	279,969	293,292	347,145	396,957	3,627,239
Phœnix, of London...	3,972,211	250,285	260,576	260,506	304,805	319,317	362,427	403,622	502,604	538,801	594,203	705,756	8,475,113
Queen	4,354,694	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	4,354,694
Royal	9,889,602	567,387	594,631	568,972	604,234	616,175	600,107	583,260	613,666	639,260	814,149	981,856	17,073,299
Scottish Commercial..	343,421	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	343,421
Scottish Imperial.....	672,855	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	672,855
Scot. Union & National	867,919	137,817	134,593	119,941	144,043	172,975	169,962	170,765	185,417	209,101	326,909	311,874	2,951,316
Sun Insurance Office..	.....	37,131	93,809	127,494	164,509	175,496	181,170	175,809	177,679	178,670	222,504	247,225	1,781,496
Union Assurance Soc.	82,658	104,398	135,047	192,300	213,306	244,584	271,727	248,018	288,232	284,587	301,851	294,872	2,661,580
United Fire.....	183,862	173,044	187,094	156,450	18,027	.....	.....	.....	.....	.....	.....	.....	718,477
	58,340,768	4,455,474	4,623,196	4,602,747	4,750,290	5,006,047	5,165,202	5,223,345	5,652,228	5,846,020	6,595,447	6,946,919	117,207,683
American Companies.													
Ætna.....	2,928,268	139,084	143,836	138,191	137,268	141,215	163,847	167,998	175,643	176,236	190,952	209,001	4,711,539
Agricul. of Watertown	1,079,187	61,923	51,585	43,930	35,188	33,229	4,058	.....	.....	.....	.....	.....	1,309,100
American Fire.. ...	.....	.....	.....	.....	.....	.....	.....	.....	33,216	42,818	— 3,709	.....	72,325
Andes.....	31,431	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	31,431
Connecticut.....	215,561	33,054	32,509	32,811	38,633	41,253	44,657	51,129	57,215	61,993	53,173	59,090	721,078
Hartford.....	2,351,998	144,483	138,504	144,480	156,537	157,980	162,970	178,307	185,804	207,015	230,284	223,802	4,282,164
Home, New Haven...	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Home, New York....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	82,277	82,277
Ins. Co. of N. America	75,827	54,885	66,321	82,919	94,007	101,243	103,108	114,345	122,925	141,451	167,107	181,620	1,305,758
Phenix, of Brooklyn..	676,481	88,426	89,314	89,542	100,185	91,809	59,922	75,132	77,288	120,384	147,379	178,036	1,793,898
Phœnix, of Hartford..	175,850	211,876	238,319	192,951	197,867	155,162	149,928	127,584	119,666	124,755	126,764	139,791	1,960,453
Queen, of America ...	42,800	271,081	272,214	275,504	282,281	286,057	282,753	290,364	302,828	312,525	415,541	500,755	3,534,703
	7,577,403	1,004,812	1,032,602	1,000,328	1,041,966	1,007,948	971,243	1,004,859	1,074,525	1,187,177	1,327,491	1,574,372	19,804,726

RECAPITULATION.

Canadian Companies .	26,088,616	1,052,041	1,137,797	1,108,294	1,151,126	1,061,855	1,021,216	1,121,927	1,183,739	1,298,751	1,727,410	2,055,793	40,008,565
British " ..	58,340,768	4,455,474	4,623,196	4,602,747	4,750,290	5,006,047	5,165,202	5,223,345	5,652,228	5,846,026	6,595,447	6,946,919	117,207,683
American " ..	7,577,403	1,004,812	1,032,602	1,000,328	1,041,966	1,007,948	971,243	1,004,859	1,074,525	1,187,177	1,327,491	1,574,372	19,804,726
Grand totals....	92,006,787	6,512,327	6,793,595	6,711,369	6,943,382	7,075,850	7,157,661	7,350,131	7,910,492	8,331,948	9,650,348	10,577,084	177,020,974

* Formerly the Agricultural Mutual. † Formerly the Isolated Risk. ‡ Not iucluding $124,272 reinsurance of risks of the Sovereign Fire Insurance Company.
§ Formerly the Fire Insurance Association.

SUMMARY of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1904, inclusive.

	Totals for 1869 to 1902.	Premiums received 1903.	Premiums received 1904.	Totals for 1869 to 1904.
Canadian Companies.	$	$	$	$
Anglo-American	474,234	271,787	284,863	1,030,884
British America	7,030,070	424,684	532,271	7,987,025
Canada Agricultural	454,896	.....	.....	454,896
Canada Fire	881,333	.....	.....	881,333
Canadian Fire	588,206	180,485	205,087	973,778
Citizens	2,856,961	.....	.....	2,856,961
Dominion	190,242	.....	.....	190,242
Eastern	894,194	.....	.....	894,194
Equity Fire	220,201	135,900	151,142	507,243
* London Mutual Fire	4,426,391	392,062	430,190	5,248,643
Mercantile Fire	1,110,484	80,009	92,760	1,283,253
Montreal-Canada Fire	.....	.....	127,386	127,386
National Fire	284,026	.....	.....	284,026
Ottawa Fire	388,203	190,351	161,041	739,595
Ottawa Agricultural	194,861	.....	.....	194,861
Provincial	1,434,350	.....	.....	1,434,350
Quebec	2,813,668	93,964	119,631	3,027,263
Royal Canadian	3,538,023	.....	.....	3,538,023
† Sovereign	1,055,404	.....	.....	1,055,404
Stadacona	490,488	.....	.....	490,488
Victoria-Montreal	79,327	.....	.....	79,327
Western	10,603,003	513,256	576,904	11,693,163
	40,008,565	2,282,498	2,681,275	44,972,338
British Companies.				
§ Albion Fire Insurance Association	1,468,310	.....	.....	1,468,310
Alliance	1,831,868	204,485	242,675	2,279,028
Atlas	1,952,563	292,829	374,880	2,620,272
Caledonian	2,843,082	262,839	300,843	3,406,764
City of London	1,588,254	.....	.....	1,588,254
Commercial Union	8,944,055	458,743	528,215	9,931,013
Employers Liabilty	364,689	.....	.....	364,689
‡ Glasgow and London	1,619,733	.....	.....	1,619,733
Guardian	5,599,538	489,256	547,241	6,636,035
Imperial	6,085,796	.....	.....	6,085,796
Lancashire	6,210,844	.....	.....	6,210,844
Law Union and Crown	207,296	83,194	117,898	408,388
Liverpool and London and Globe	8,775,428	684,482	957,611	10,417,521
London and Lancashire Fire	3,528,664	275,349	316,239	4,120,252
London Assurance	2,875,455	131,060	144,315	3,150,830
Manchester	2,187,726	197,750	114,838	2,500,314
National of Ireland	2,235,110	272,129	100,347	2,607,586
North British and Mercantile	11,230,017	569,180	648,079	12,447,276
Northern	4,999,765	383,105	446,894	5,829,764
Norwich Union	3,627,239	421,145	497,861	4,546,245
Phœnix, of London	8,475,113	684,265	805,091	9,964,469
Queen	4,354,694	.....	.....	4,354,694
Royal	17,073,299	973,773	1,107,031	19,154,103
Scottish Commercial	343,421	.....	.....	343,421
Scottish Imperial	672,855	.....	.....	672,855
Scottish Union and National	2,951,316	337,110	309,052	3,597,478
Sun Insurance Office	1,781,496	251,833	300,260	2,333,589
Union Assurance Society	2,661,580	361,905	484,296	3,507,781
United Fire	718,477	.....	.....	718,477
	117,207,683	7,334,432	8,343,666	132,885,781

* Formerly the Agricultural Mutual. † Formerly the Isolated Risk. ‡ Not including $124,272 re-insurance of risks of the Sovereign Fire Insurance Company. § Formerly the Fire Insurance Association.

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SUMMARY of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1904, inclusive.

——	Totals for 1869 to 1902.	Premiums received 1903.	Premiums received 1904.	Totals for 1869 to 1904.
American Companies.	$	$	$	$
Ætna	4,711,539	212,034	236,078	5,159,651
Agricultural, of Watertown	1,309,100			1,309,100
American Fire	72,325			72,325
Andes	31,431			31,431
Connecticut Fire	721,078	63,666	73,997	858,741
German-American				
Hartford Fire	4,282,164	249,366	361,430	4,892,960
Home, New Haven				
Home, New York	82,277	184,321	280,366	546,964
Insurance Company of North America	1,305,758	217,391	246,203	1,769,352
Phenix, of Brooklin	1,793,898	190,020	237,783	2,221,701
Phœnix, of Hartford	1,960,453	145,432	177,554	2,283,439
Queen, of America	3,534,703	505,602	531,530	4,571,835
	19,804,726	1,767,832	2,144,941	23,717,499

RECAPITULATION.

Canadian Companies	40,008,565	2,282,498	2,681,275	44,972,338
British "	117,207,683	7,334,432	8,343,666	132,885,781
American "	19,804,726	1,767,832	2,144,941	23,717,499
Grand total	177,020,974	11,384,762	13,169,882	201,575,618

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies, for the Years 1869 to 1880.

—	Losses Paid.												Total.
	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	
Canadian Companies.	$	$	$	$	$	$	$	$	$	$	$	$	$
British America	49,538	61,636	83,669	89,828	117,970	92,346	125,435	106,989	115,015	73,553	101,804	81,160	1,098,943
Canada Agricultural	.....	.....	.....	.....	.....	41,317	63,437	102,056	83,291	.....	.....	.....	290,101
Canada Fire	.....	.....	.....	.....	.....	.....	.....	35,688	134,715	78,517	102,582	120,719	472,221
Citizens'	.....	.....	.....	.....	.....	.....	62,632	168,608	309,010	69,599	71,197	55,674	736,720
Dominion	.....	.....	.....	.....	.....	.....	.....	.....	.....	10,676	34,024	48,973	93,673
*London Mutual	42,317	64,078	55,048	50,165	47,273	45,047	59,423	64,166	68,353	67,599	85,031	75,098	723,603
National Fire	.....	.....	.....	.....	.....	.....	.....	42,839	167,447	48,944	28,502	.....	287,732
Ottawa Agricultural	.....	.....	.....	.....	.....	.....	280	14,362	52,748	40,779	.....	.....	108,164
Provincial	81,431	68,006	100,344	119,791	106,512	117,386	139,134	163,020	61,522	.....	.....	.....	957,146
Quebec	28,990	152,076	17,582	60,630	57,606	27,840	61,658	105,753	37,747	15,304	19,511	28,807	613,504
Royal Canadian	.....	.....	.....	.....	.....	157,672	322,405	332,977	560,179	55,147	54,597	63,473	1,546,450
†Sovereign	.....	.....	2,132	10,074	20,249	37,210	44,546	66,201	59,998	65,351	58,777	88,941	453,479
Stadacona	.....	.....	.....	.....	.....	.....	54,854	243,016	286,070	189,755	.....	.....	773,695
Western	73,840	107,618	155,564	179,981	138,039	143,652	148,402	153,373	250,067	112.845	131,328	138,794	1,733,503
	276,116	453,414	414,339	510,469	487,649	662,470	1,082,206	1,599,048	2,186,162	828,069	687,353	701,639	9,888,934
British Companies.													
Commercial Union	38,223	45,035	85,262	88,407	31,765	30,467	65,287	55,723	420,405	74,117	129,527	103,516	1,167,734
Guardian	None.	1,300	3,923	22,910	77,859	34,465	24,275	11,930	442,575	22,081	40,661	23,638	705,617
Imperial	27,587	71,589	67,986	80,965	71,295	68,886	105,942	55,946	660,979	67,230	82,762	49,903	1,411,070
Lancashire	29,368	28,212	25,055	53,670	46,802	45,088	46,393	40,307	454,572	70,674	90,180	87,434	1,017,755
Liverpool and London and Globe	183,579	251,405	215,563	244,474	136,608	164,156	193,477	118,873	526,275	37,093	78,429	54,703	2,204,635
London and Lancashire	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	465	465
London Assurance	66,274	33,221	35,034	84,493	43,875	56,724	16,544	37,888	25,118	29,697	44,827	14,406	488,101
North British	47,829	115,967	140,757	119,605	110,154	157,391	220,639	171,265	1,052,876	118,497	168,880	119,851	2,543,711
Northern	6,609	2,781	22,709	60,948	67,722	35,269	44,184	34,865	505,441	51,251	46,434	42,169	920,382
Norwich Union	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,415	1,415
Phœnix, of London	23,819	128,845	37,226	86,919	53,009	81,752	121,577	92,871	72,313	47,778	147,524	53,408	947,041
Queen	31,800	56,251	89,272	101,478	99,558	126,903	123,729	135,038	856,975	111,799	115,064	79,914	1,927,781
Royal	124,328	272,622	181,486	147,269	167,858	258,970	293,758	340,735	661,774	179,462	237,268	168,745	3,034,275
Scottish Commercial	.....	.....	.....	.....	.....	.....	9,977	39,648	14,247	37,401	46,439	29,617	177,329
Scottish Imperial	None.	17,134	18,127	45,029	60,811	60,035	33,830	33,769	24,755	33,491	47,545	26,239	400,765
	579,416	1,024,362	922,400	1,136,167	967,316	1,120,106	1,299,612	1,168,858	5,718,305	880,571	1,275,540	855,423	16,948,076

American Companies.													
Ætna	82,299	111,235	116,943	142,928	182,368	103,864	113,761	62,622	342,208	63,166	87,139	44,229	1,452,762
Agricultural, of Watertown		100	13,168	33,616	28,204					1,196	34,325	33,527	144,136
Andes			5,668										5,668
Harttord	29,198	35,726	76,681	86,795	16,647	39,719	65,394	21,048	167,200	47,221	55,215	31,088	671,932
Home	60,691												60,691
Phenix, of Brooklyn							2,558	15,719	77,044	2,451	5,626	672	104,070
	172,188	147,061	212,460	263,339	227,219	143,583	181,713	99,389	586,452	114,034	182,305	109,516	2,439,259

RECAPITULATION.

Canadian Companies	276,116	453,414	414,339	510,469	487,649	662,470	1,082,206	1,599,048	2,186,162	828,069	687,353	701,639	9,888,934
British "	573,416	1,024,362	922,400	1,136,167	967,316	1,120,106	1,299,612	1,168,858	5,718,305	880,571	1,275,540	855,423	16,948,076
American "	172,188	147,061	212,460	263,339	227,219	143,583	181,713	99,389	586,452	114,034	182,305	109,516	2,439,259
Grand totals	1,027,720	1,624,837	1,549,199	1,909,975	1,682,184	1,926,159	2,563,531	2,867,295	8,490,919	1,822,674	2,145,198	1,666,578	29,276,269

*Formerly the Agricultural Mutual. †Formerly the Isolated Risk.

Summary of Losses paid for Fire Insurance in Canada by all Companies, for the Years 1869 to 1891, inclusive.

—	Totals for 1869 to 1880.	Losses Paid.											Totals for 1869 to 1891.
		1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.	1890.	1891.	
Canadian Companies.	$	$	$	$	$	$	$	$	$	$	$	$	$
British America	1,098,943	128,869	80,711	82,480	92,961	105,210	135,950	131,933	139,784	125,029	138,318	147,957	2,408,145
Canada Agricultural	290,101	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	290,101
Canada Fire	472,221	152,074	73,838	.....	.....	.....	.....	.....	.....	.....	.....	.....	698,133
Citizens'	736,720	89,058	119,581	135,613	148,531	120,488	134,782	170,235	146,937	121,802	148,688	186,202	2,258,637
Dominion	93,673	54,582	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	148,255
Eastern	.....	.....	.....	.....	.....	.....	.....	.....	.....	200	35,297	73,162	108,659
*London Mutual Fire	723,603	94,632	60,758	70,211	75,748	78,556	83,830	102,639	95,257	92,388	95,952	86,710	1,660,284
National Fire	287,732	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	287,732
Ottawa Agricultural	108,164	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	108,164
Provincial	957,146	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	957,146
Quebec	613,504	392,442	42,338	49,056	34,829	39,360	46,033	61,254	57,976	68,762	50,499	75,094	1,531,137
Royal Canadian	1,546,450	142,440	103,328	117,806	161,489	114,684	152,313	126,196	134,896	115,583	110,347	155,102	2,980,644
†Sovereign	453,479	107,042	78,811	96,884	.....	.....	.....	.....	.....	.....	.....	.....	736,216
Stadacona	773,695	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	773,695
Western	1,733,503	175,619	174,478	208,380	249,179	138,891	186,456	172,064	175,598	154,988	156,994	216,507	3,742,657
	9,888,934	1,336,758	733,843	760,430	762,737	597,189	739,364	764,321	750,448	678,752	736,095	940,734	18,689,605
British Companies.													
Atlas	.....	.....	.....	.....	.....	.....	.....	19,824	23,873	31,835	45,657	44,945	166,134
Caledonian	.....	.....	.....	18,631	67,032	48,046	72,624	71,996	69,500	72,645	73,415	84,273	578,162
City of London	.....	.....	66,220	82,158	94,585	86,607	127,550	117,840	127,144	79,129	87,048	66,237	934,518
Commercial Union	1,167,734	203,594	238,110	254,744	237,611	186,827	227,179	206,844	145,737	176,702	151,640	207,527	3,404,249
Employers' Liability	.....	.....	.....	.....	.....	.....	.....	11,838	30,892	28,567	37,012	42,420	150,729
Fire Insurance Association	.....	7,453	75,568	96,797	88,231	88,437	93,807	117,097	89,472	57,397	61,930	67,426	843,615
Glasgow and London	.....	.....	.....	.....	109,609	104,043	144,330	216,999	219,775	209,489	163,100	.....	1,167,345
Guardian	705,617	58,965	45,027	38,740	68,562	79,163	99,846	121,111	93,334	115,694	146,763	154,623	1,727,445
Imperial	1,411,070	130,320	100,755	92,334	128,330	80,292	129,743	95,584	85,557	91,828	101,411	91,773	2,538,997
Lancashire	1,017,755	141,313	121,876	124,943	151,256	115,642	149,066	93,548	104,728	116,750	136,195	180,579	2,453,651
Liverpool & London & Globe	2,204,635	142,155	107,074	109,726	122,211	110,677	195,532	159,400	127,360	95,579	106,640	166,644	3,647,633

London and Lancashire	465	9,379	30,537	76,682	57,974	64,993	43,218	65,226	42,890	40,284	103,102	71,450	606,200
London Assurance	488,101	24,283	35,707	51,289	40,626	46,119	47,855	52,333	28,605	24,178	39,100	33,279	911,475
Manchester											6,700	47,525	54,225
National of Ireland				6,472	24,700	38,094	76,134	53,554	43,823	37,437	50.772	60,242	391,228
North British	2,543,711	253,794	179,488	168,409	190,535	155,895	186,642	190,752	165,952	199,930	174,988	246,459	4,656,555
Northern	920,382	65,338	89,217	87,365	166,240	105,279	130,787	100,586	99,298	86,775	126,609	101,091	2,078,967
Norwich Union	1,415	14,205	40,436	54,098	48,063	48,695	46,074	62,316	46,101	36,618	54,650	68,605	521,276
Phœnix of London	947,041	121,359	123,946	145,025	176,594	91,904	150,407	112,280	96,786	88,548	110,201	138,527	2,302,618
Queen	1,927,781	150,759	150,717	132,189	140,051	129,232	128,645	119,306	107,049	107,028	115,506	117,058	3,325,321
Royal	3,034,275	324,667	315,855	418,241	360,084	295,008	267,443	307,772	284,209	227,111	294,526	366,376	6,495,567
Scottish Commercial	177,329												177,329
Scottish Imperial	400,765	21,821	39,593	21,229									483,408
Scottish Union and National			8,318	13,599	18,294	20,222	21,282	38,828	62,380	45,013	41,466	82,863	352,265
Union Assurance Society											1,125	33,275	34,400
United Fire												79,965	79,965
	16,948,076	1,669,405	1,768,444	1,992,671	2,290,588	1,895,175	2,338,164	2,335,034	2,094,465	1,968,537	2,229,556	2,553,162	40,083,277
American Companies.													
Ætna	1,452,762	60,018	82,164	51,952	55,224	54,276	68,401	68,430	73,742	58.422	84,647	74,395	2,184,433
Agricultural of Watertown	144,136	29,316	20,271	28,965	33,740	38,663	49,976	54,946	47,337	70,273	44,920	67,015	629,558
Andes	5,668												5,668
Connecticut							7,704	23,546	23,238	10,117	13,822	13,462	91,889
Hartford	671,932	71,227	56,554	71,415	85,534	68,868	69,043	65,544	58,558	57,552	109,018	108,034	1,493,279
Home	60,691												60,691
Insurance Co. of N. America											11,866	21,104	32,970
Phenix, of Brooklyn	104,070	3,100	3,710	14,795	17,500	25,116	28,736	91,693	26,034	32,558	27,297	46,323	420,932
Phœnix, of Hartford											9,346	73,474	82,820
Queen, of America												7,994	7,994
	2,439,259	163,661	162,699	167,127	191,998	186,923	223,860	304,159	228,909	228,922	300,916	411,801	5,010,234

RECAPITULATION.

Canadian Companies	9,888,934	1,336,758	733,843	760,430	762,737	597,189	739,364	764,321	750,448	678,752	736,095	940,734	18,689,605
British "	16,948,076	1,669,405	1,768,444	1,992,671	2,290,588	1,895,175	2,338,164	2,335,034	2,094,465	1,968,537	2,229,556	2,553,162	40,083,277
American "	2,439,259	163,661	162,699	167,127	191,998	186,923	223,860	304,159	228,909	228,922	300,916	411,801	5,010,234
Grand totals	29,276,269	3,169,824	2,664,986	2,920,228	3,245,323	2,679,287	3,301,388	3,403,514	3,073,822	2,876,211	3,266,567	3,905,697	63,783,116

* Formerly the Agricultural Mutual. † Formerly the Isolated Risk.

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies for the Years 1869 to 1902, inclusive.

—	Totals for 1869 to 1891.	Losses Paid.											Totals for 1869 to 1902.
		1892.	1893.	1894.	1895.	1896.	1897.	1898.	1899.	1900.	1901.	1902.	
Canadian Companies.	$	$	$	$	$	$	$	$	$	$	$	$	$
Anglo-American										51,804	82,516	105,206	239,526
British America	2,408,145	148,511	144,298	148,829	172,857	165,721	176,736	158,025	162,873	217,077	209,468	160,072	4,272,612
Canada Agricutural	290,101												290,101
Canada Fire	698,133												698,133
Canadian "							13,665	30,451	19,540	77,916	66,747	59,542	267,861
Citizens'	2,258,637	28,521	712										2,287,870
Dominion	148,255												148,255
Eastern	108,659	119,835	188,314	151,672	64,481								632,961
Equity Fire											37,956	55,075	93,031
* London Mutual Fire	1,660,284	96,262	99,088	126,532	117,940	125,638	131,415	119,357	120,542	124,692	139,713	156,868	3,018,331
Mercantile		82,370	81,686	99,890	125,110	127,692	44,214	45,066	34,293	52,655	47,589	28,076	768,641
National Fire	287,732												287,732
Ottawa "										47,615	84,583	71,290	203,488
Ottawa Agricultural	108,164												108,164
Provincial	957,146												957,146
Quebec	1,531,137	81,974	71,592	63,311	53,727	66,734	101,507	49,279	104,916	94,128	66,516	32,798	2,317,619
Royal Canadian	2,980,644	8,306											2,988,950
†Sovereign	736,216												736,216
Stadacona	773,695												773,695
Victoria Montreal									8,137	51,741			59,878
Western	3,742,657	226,440	211,459	211,637	272,888	227,781	251,354	185,527	186,800	295,459	274,811	196,287	6,283,100
	18,689,605	792,219	797,149	801,871	807,003	713,566	718,891	587,705	637,101	1,013,087	1,009,899	865,214	27,433,310
British Companies.													
‡Albion Fire Insur. Associat.	843,615	90,724	82,427										1,016,766
Alliance		115,399	177,903	162,232	124,330	106,319	94,831	118,921	106,732	242,278	150,163	22,399	1,421,507
Atlas	166,134	53,611	76,220	65,669	71,814	77,705	85,491	140,729	107,556	149,933	147,032	141,318	1,283,212
Caledonian	578,162	59,888	97,590	102,019	93,696	99,723	101,706	95,913	144,855	281,437	215,475	101,992	1,972,456
City of London	934,518	42,937											977,455
Commercial Union	3,404,249	289,795	253,659	241,680	298,272	224,423	255,943	276,668	287,269	300,438	281,721	153,784	6,267,901
Employers' Liability	150,729	51,649	53,423										255,801
Glasgow and London	1,167,345												1,167,345
Guardian	1,727,445	193,029	172,147	217,304	218,756	188,995	240,995	170,135	216,100	334,694	324,933	198,438	4,202,971
Imperial	2,538,997	93,039	161,072	106,669	109,880	104,225	121,872	118,173	199,057	307,418	216,795	104,145	4,181,342
Lancashire	2,453,651	173,592	196,318	157,654	223,166	165,504	205,372	153,435	243,329	293,934	206,042	20,273	4,492,270
Law Union and Crown									3,535	34,025	41,995	13,048	92,603
Liverpool & London & Globe	3,647,633	202,829	281,337	215,783	249,608	204,133	259,826	209,097	280,406	301,809	343,103	187,846	6,383,410

London and Lancashire	606,200	106,277	95,406	108,758	162,376	89,008	105,652	226,586	106,307	195,108	135,574	114,700	2,051,952
London Assurance	911,475	47,823	75,476	75,179	109,385	62,386	100,147	156,950	77,269	132,271	113,541	43,430	1,905,332
Manchester	54,225	79,519	109,692	148,745	155,536	107,167	149,540	112,863	147,384	321,487	204,759	73,324	1,664,241
National, of Ireland	391,228	61,713	77,817	65,741	71,814	77,705	85,491	140,729	107,556	149,933	128,980	120,683	1,479,390
North British	4,656,555	240,402	336,358	225,264	240,028	209,793	332,504	272,694	345,245	520,111	354,205	233,388	7,966,547
Northern	2,078,967	101,738	121,612	113,862	156,392	132,853	110,389	125,305	158,868	187,078	242,012	100,804	3,629,880
Norwich Union	521,276	74,582	91,212	114,258	131,346	123,332	172,310	196,340	171,356	293,017	252,542	176,084	2,317,655
Phœnix, of London	2,302,618	135,335	165,067	162,357	149,890	138,331	193,552	230,395	318,356	396,234	398,455	242,672	4,833,262
Queen	3,325,321												3,325,321
Royal	6,495,567	361,616	446,332	402,605	439,127	389,995	377,278	394,200	416,076	497,403	485,718	365,377	11,071,294
Scottish Commercial	177,329												177,329
Scottish Imperial	483,408												483,408
Scottish Union and National	352,265	94,038	109,741	81,758	124,046	96,187	72,179	114,408	106,630	133,118	204,334	110,597	1,599,301
Sun Insurance Office		7,717	58,177	88,469	116,304	105,069	150,728	115,180	144,113	163,464	160,533	95,030	1,204,784
Union Assurance Society	34,400	47,227	91,849	117,321	127,577	143,141	118,861	188,401	179,213	280,041	281,280	105,155	1,714,466
United Fire	79,965	153,670	165,277	121,534	28,994								549,440
	40,083,277	2,878,149	3,496,112	3,094,861	3,402,337	2,845,994	3,334,667	3,557,122	3,867,212	5,515,231	4,889,192	2,724,487	79,688,641
American Companies.													
Ætna	2,184,433	105,379	91,254	77,816	107,468	67,243	110,165	102,714	106,455	296,451	141,995	78,116	3,469,489
Agricultural of Watertown	629,558	47,990	43,037	55,666	42,230	36,693	2,104						857,278
American Fire									5,207	36,703	25,070		66,980
Andes	5,668												5,668
Connecticut Fire	91,889	15,990	20,198	13,619	29,468	21,491	33,503	50,238	38,774	44,552	31,879	27,090	418,691
Hartford	1,493,279	72,716	97,167	94,407	118,373	80,304	99,292	119,092	111,647	263,300	147,172	70,822	2,767,571
Home, New Haven	60,691												60,691
Home, New York												1,794	1,794
Ins. Co. of North America	32,970	31,075	43,132	58,653	58,703	68,471	86,638	91,294	77,244	178,154	110,442	69,749	906,525
Phœnix, of Brooklyn	420,932	73,286	63,214	62,606	98,536	56,806	35,176	48,309	46,329	68,853	97,917	54,700	1,126,664
Phœnix, of Hartford	82,820	169,316	229,819	145,013	140,935	113,092	120,858	108,471	106,457	90,908	80,225	47,177	1,435,091
Queen, of America	7,994	191,150	171,608	184,851	188,697	169,841	160,539	119,542	185,612	267,054	241,165	213,140	2,101,193
	5,010,234	706,902	759,429	692,631	784,410	613,941	648,275	639,660	677,725	1,245,975	875,865	562,588	13,217,635

RECAPITULATION.

Canadian Companies	18,689,605	792,219	797,149	801,871	807,003	713,566	718,891	587,705	637,101	1,013,087	1,009,899	865,214	27,433,310
British "	40,083,277	2,878,149	3,496,112	3,094,861	3,402,337	2,845,994	3,334,667	3,557,122	3,867,212	5,515,231	4,889,192	2,724,487	79,688,641
American "	5,010,234	706,902	759,429	692,631	784,410	613,941	648,275	639,660	677,725	1,245,975	875,865	562,588	13,217,635
Grand totals	63,783,116	4,377,270	5,052,690	4,589,363	4,993,750	4,173,501	4,701,833	4,784,487	5,182,038	7,774,293	6,774,956	4,152,289	120,339,586

* Formerly the Agricultural Mutual. † Formerly the Isolated Risk. ‡ Formerly the Fire Insurance Association.

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies for the Years 1869 to 1904. inclusive.

	Totals for 1869 to 1902.	Losses paid in 1903.	Losses paid in 1904.	Totals for 1869 to 1904.
Canadian Companies.	$	$	$	$
Anglo-American	239,526	163,612	311,345	714,483
British America	4,272,612	208,212	529,763	5,010,587
Canada Agricultural	290,101			290,101
Canada Fire	698,133			698,133
Canadian Fire	267,861	102,613	156,040	526,514
Citizens	2,287,870			2,287,870
Dominion	148,255			148,255
Eastern	632,961			632,961
Equity Fire	93,031	83,068	142,503	318,602
*London Mutual Fire	3,018,331	222,565	331,429	3,572,325
Merchantile Fire	768,641	41,137	112,271	922,049
Montreal-Canada Fire			87,819	87,819
National Fire	287,732			287,732
Ottawa Fire	203,488	123,038	188,564	515,090
Ottawa Agricultural	108,164			108,164
Provincial	957,146			957,146
Quebec Fire	2,317,619	26,962	142,877	2,497,458
Royal Canadian	2,988,950			2,988,950
†Sovereign	736,216			736,216
Stadacona	773,695			773,695
Victoria-Montreal	59,878			59,878
Western	6,283,100	228,471	558,864	7,070,435
	27,433,310	1,209,678	2,561,475	31,204,463
British Companies.				
‡Albion Fire Insurance Association	1,016,766			1,016,766
Alliance	1,421,507	114,640	556,239	2,092,386
Atlas	1,283,212	141,022	488,703	1,912,937
Caledonian	1,972,456	132,790	368,008	2,473,254
City of London	977,455			977,455
Commerical Union	6,267,901	261,278	559,371	7,088,550
Employers' Liability	255,801			255,801
Glasgow and London	1,167,345			1,167,345
Guardian	4,202,971	285,672	446,445	4,935,088
Imperial	4,181,342			4,181,342
Lancashire	4,492,270			4,492,270
Law Union and Crown	92,603	58,317	117,666	268,586
Liverpool and London and Globe	6,383,410	273,920	813,101	7,470,431
London and Lancashire Fire	2,051,952	148,788	422,806	2,623,546
London Assurance	1,905,332	78,041	168,649	2,152,022
Manchester	1,664,241	102,460	147,537	1,914,238
National of Ireland	1,479,390	156,895	70,552	1,706,837
North British and Merchantile	7,966,547	316,374	741,146	9,024,067
Northern	3,629,880	261,952	555,909	4,447,741
Norwich Union	2,317,655	224,809	454,874	2,997,338
Phoenix of London	4,833,262	307,293	613,373	5,753,928
Queen	3,325,321			3,325,321
Royal	11,071,294	497,345	1,379,588	12,948,227
Scottish Commerical	177,329			177,329
Scottish Imperial	483,408			483,408
Scottish Union and National	1,599,301	172,657	536,796	2,308,754
Sun Insurance Office	1,204,784	131,057	326,955	1,662,796
Union Assurance Society	1,714,466	138,454	405,201	2,258,121
United Fire	549,440			549,440
	79,688,641	3,803,764	9,172,919	92,665,324

*Formerly the Agricultural Mutual. †Formerly the Isolated Risk.
‡Formerly the Fire Insurance Association.

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies for the Years, 1869 to 1904, inclusive—*Concluded.*

	Totals for 1869 to 1902.	Losses paid in 1903.	Losses paid in 1904.	Totals for 1869 to 1903.
American Companies.	$	$	$	$
Ætna	3,469,489	116,992	262,709	3,849,190
Agricultural of Watertown	857,278			857,278
American Fire	66,980			66,980
Andes	5,668			5,668
Connecticut Fire	418,691	48,497	112,941	580,129
German-American				
Hartford Fire	2,767,571	102,555	333,098	3,203,224
Home, New Haven	60,691			60,691
Home, New York	1,794	61,654	425,292	488,740
Insurance Company of North America	906,525	108,194	302,134	1,316,853
Phenix, of Brooklyn	1,126,664	81,713	241,826	1,450,203
Phœnix, of Hartford	1,435,091	76,268	144,197	1,655,556
Queen, of America	2,101,193	261,401	542,943	2,905,537
	13,217,635	857,274	2,365,140	16,440,049

RECAPITULATION.

Canadian Companies	27,433,310	1,209,678	2,561,475	31,204,463
British "	79,688,641	3,803,764	9,172,919	92,665,324
American "	13,217,635	857,274	2,365,140	16,440,049
	120,339,586	5,870,716	14,099,534	140,309,836

SUMMARY of Fire Insurance in Canada for the Years 1869 to 1904, inclusive.

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount at Risk at Date of Statement.	Losses paid.
CANADIAN COMPANIES.	$	$	$	$
1869	501,362	41,090,604	59,340,916	276,116
1870	536,600	54,637,315	59,523,641*	453,414
1871	707,418	68,921,494	68,465,914*	414,339
1872	796,847	76,499,542	72,203,784*	510,469
1873	842,896	71,775,952	91,032,187*	487,649
1874	1,453,781	126,588,965	126,705,337*	662,470
1875	1,646,654	168,896,111	190,284,543	1,082,206
1876	1,881,641	198,509,113	231,834,162	1,599,048
1877	1,622,955	168,935,723	217,745,048	2,186,162
1878	1,161,896	127,288,165	171,430,720	828,069
1879	1,102,822	124,652,727	158,824,631	687,353
1880	1,190,029	131,079,789	154,403,173	701,639
1881	1,206,470	140,331,153	153,436,408	1 336,758
1882	1,033,433	124,123,715	152,564,079	733,843
1883	1,091,801	122,302,460	149,930,173	760,430
1884	1,140,428	118,747,547	147,968,945	762,737
1885	1,107,879	111,162,914	143,759,390	597,189
1886	1,107,710	114,543,806	142,685,145	739,364
1887	1,121,435	109,206,925	154,165,902	764,321
1888	1,131,991	120,158,592	159,070,684	750,448
1889	1,173,948	122,965,987	158,883,612	678,752
1890	1,249,884	135,145,294	178,691,762	736,095
1891	1,278,736	135,943,674	177,785,359	940,734
1892	1,052,641	112,566,165	148,557,131	792,219
1893	1,137,797	123,785,683	154,614,280	797,149
1894	1,108,294	121,562,165	150,241,967	801,871
1895	1,151,126	130,567,693	143,697,862	807,003
1896	1,061,855	114,379,430	141,251,862	713,566
1897	1,021,216	107,268,258	154,231,897	718,891
1898	1,121,927	111,606,221	159,927,706	587,705
1899	1,183,739	130,509,195	169,792,859	637,101
1900	1,298,751	154,851,897	190,577,768	1,013,087
1901	1,727,410	170,894,795	221,756,637	1,009,899
1902	2,055,793	215,145,909	246,042,580	865,214
1903	2,282,498	216,505,990	260,637,251	1,209,678
1904	2,681,275	239,234,027	296,888,876	2,561,475
Totals	44,972,338	4,661,784,295		31,204,463
BRITISH COMPANIES.				
1869	1,119,011	120,747,515	115,222,003	579,416
1870	1,185,398	131,570,928	120,903,017	1,024,362
1871	1,299,846	148,147,966	132,731,241	922,400
1872	1,499,620	174,361,395	145,700,486	1,136,167
1873	1,773,265	172,531,126	147,602,019	967,316
1874	1,809,473	177,346,240	155,088,455	1,120,106
1875	1,683,715	166,953,268	154,835,931	1,299,612
1876	1,597,410	178,725,453	153,885,268	1,168,858
1877	1,927,220	206,713,932	184,304,318	5,718,305
1878	1,994,940	213,127,414	202,702,743	880,571
1879	1,899,154	213,131,295	208,265,359	1,275,540
1880	2,048,408	227,537,306	229,745,985	855,423
1881	2,353,258	271,044,719	277,721,299	1,669,405
1882	2,908,458	321,466,183	339,520,054	1,768,444
1883	3,178,850	350,993,028	380,613,572	1,992,671
1884	3,472,119	354,458,616	413,441,198	2,290,588
1885	3,376,401	337,216,878	421,205,014	1,895,175
1886	3,429,012	349,109,117	393,166,340	2,338,164
1887	3,693,992	377,690,654	424,314,264	2,335,034
1888	3,859,282	376,540,072	434,941,955	2,094,465
1889	3,970,632	403,297,656	468,379,580	1,968,537
1890	4,072,133	427,931,692	474,884,419	2,229,556
1891	4,189,171	411,748,053	497,550,395	2,553,162
1892	4,455,474	466,900,791	549,223,123	2,878,149
1893	4,623,196	458,254,364	563,044,318	3,496,112
1894	4,602,747	435,237,770	567,948,304	3,094,861
1895	4,750,290	436,765,579	575,683,150	3,402,337

SUMMARY of Fire Insurance in Canada for the Years 1869 to 1904, inclusive—*Con.*

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount at Risk at Date of Statement.	Losses paid.
BRITISH COMPANIES—*Con.*	$	$	$	$
1896	5,006,047	459,959,398	591,656,008	2,845,994
1897	5,165,202	470,466,620	611,840,429	3,334,667
1898	5.223,345	481,404,453	629,768,638	3,557,122
1899	5,652,228	524,980,343	654,890,000	3,867,212
1900	5,846,020	540,448,980	681,751,373	5,515,231
1901	6,595,447	542,142,232	694,491,228	4,889,192
1902	6,946,919	556,692,825	695,220,761	2,724,487
1903	7,334,432	580,718,653	727,383,239	3,803,764
1904	8,343,666	609,942,293	745,159,661	9,172,919
Totals	132,885,781	12,676,304,807	.....	92,665,324
AMERICAN COMPANIES.				
1869	165,166*	9,702,356*	13,796,890*	172,188
1870	194,781	12,893,827	11,167,928*	147,061
1871	314,452	27,367,712*	27,256,629*	212,460
1872	332,243	26,526,334*	33,818,670	263,339
1873	352,255	26,788,850	40,120,629	227,219
1874	259,049	25,243,769	25,050,427	143,583
1875	264,395	17,357,605	19,300,555	181,713
1876	228,955	23,914,181	18,888,750	99,389
1877	213,830	21,013,457	18,293,315	586,452
1878	211,594	19,432,178	35,766,238	114,034
1879	225.512	22,920,397	40,267,995	182,305
1880	241,140	25,434,766	27,414,113	109,516
1881	267,388	30,040,366	31,053,261	163,661
1882	287,815	32,454,518	34,772,345	162,699
1883	354,090	40,284,814	41,720,296	167,127
1884	367,581	40,777,215	44,097,646	191,998
1885	368,180	37,623,116	46,830,075	186,923
1886	395,613	42,099,984	50,921,537	223,860
1887	429,075	45,859,509	56,287,171	304,159
1888	445,990	44,881,343	56,722,420	228,909
1889	443,436	46,518,461	57,275,186	228,922
1890	514,054	57,646,959	67,103,440	300,916
1891	700,809	75,726,695	84,266,437	411,801
1892	1,004,812	107,708,732	123,629,818	706,902
1893	1,032,602	105,564,192	124,028,459	759,429
1894	1,000,328	96,789,493	117,876,931	692,631
1895	1,041,966	100,305,776	118,491,852	784,410
1896	1,007,948	94,949,822	112,666,482	613,941
1897	971,243	85,963,431	102,449,891	648,275
1898	1,004,859	88,750,015	105,697,763	639,660
1899	1,074,525	100,767,561	112,186,809	677,725
1900	1,187,177	108,127,777	120,003,219	1,245,975
1901	1,327,491	108,486,527	122,439,754	875,865
1902	1,574,372	120,211,152	133,999,827	562,588
1903	1,767,832	136,050,121	152,433,226	857,274
1904	2,144,941	153,128,785	172,965,394	2,365,140
Totals	23,717,499	2,159,311,796	.....	16,440,049
TOTALS FOR ALL YEARS FROM 1869 TO 1904, INCLUSIVE.				
Canadian Companies	44,972,338	4,661,784,295	.....	31,204,463
British "	132,885,781	12,676,304,807	.....	92,665,324
American "	23,717,499	2,159,311,796	.....	16,440,049
Grand totals	201,575,618	19,497,400,898	.....	140,309,836

* These returns are imperfect.

ABSTRACT of Fire and Marine Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire and Inland Marine business done by Companies combining these branches, for 1904.

BRITISH AMERICA ASSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount of Risk at Date.	Net amount of losses incurred during the Year.	Net Amount of Losses Paid.	Unsettled Claims.		Remarks.
						Not Resisted.	Resisted.	
	$	$	$	$	$	$	$	
Fire Insurance	2,309,078	281,001,190	262,923,793	1,731,115	1,721,689	131,387	7,248	Total business, Dec. 31, 1904.
Inland Marine	196,050	28,700,608	2,234,091	130,823	134,269	8,540	474	
Ocean Marine	240,662	25,424,964	3,236,545	184,250	187,285	15,671	275	
Total	2,745,790	335,126,762	268,394,429	2,046,188	2,043,243	155,598	7,997	

CANADIAN FIRE INSURANCE COMPANY.

In Canada	205,087	15,687,470	14,937,239	162,428	156,040	7,431	1,000	Total business December 31, 1904.
In other Countries	12,315	1,189,254	889,254	2,831	3,002	None.	None.	
Total	217,402	16,876,724	15,826,493	165,259	159,042	7,431	1,000	

EQUITY FIRE INSURANCE COMPANY.

In Canada	151,142	15,010,117	14,520,054	141,910	142,503	2,877	2,660	Total business December 31, 1904.
In other Countries	46,145	4,537,464	2,761,012	20,732	17,365	3,367	None.	
Total	197,287	19,547,581	17,281,066	162,642	159,868	6,244	2,660	

WESTERN ASSURANCE COMPANY.

Fire Insurance	3,000,262	449,538,455	368,149,708	2,441,207	2,414,423	158,536	6,732	Total business, Dec. 31, 1904.
Inland Marine	348,282	55,853,387	4,585,363	245,459	259,047	12,400	None.	
Ocean Marine	476,057	82,513,632	7,652,058	357,159	360,151	36,408	None.	
Total	3,824,601	587,905,474	380,387,129	3,043,825	3,033,621	207,344	6,732	

ÆTNA INSURANCE COMPANY.

Fire Insurance	236,078	16,818,953	22,384,827	264,941	262,709	9,406	None.	In Canada, November 30, 1904.
Inland Marine	8,311	1,422,949	None.	2,868	2,868	None.	None.	
Total	244,389	18,241,902	22,384,827	267,809	265,577	9,406	None.	

INSURANCE COMPANY OF NORTH AMERICA.

Fire Insurance	246,203	19,772,717	21,022,077	303,794	302,134	3,701	1,500	In Canada, December 31, 1904.
Inland Marine	14,446	3,430,785	62,500	1,187	297	850	None.	
Total	260,649	23,203,502	21,084,577	304,981	302,431	4,551	1,500	

OTTAWA FIRE INSURANCE COMPANY.

In Canada	161,041	14,624,500	14,524,354	193,401	188,564	1,983	4,699	Total business, Dec. 31, 1904.
In other Countries	16,472	2,840,739	388,051	71,868	77,775	904	None.	
Total	177,513	17,465,239	14,912,405	265,269	266,339	2,887	4,699	

LONDON MUTUAL FIRE.

In Canada	430,190	40,606,604	66,069,118	348,200	331,429	23,934	1,000	Total business Dec. 31, 1904.
In other Countries	85,983	5,998,005	4,289,194	49,600	51,745	4,269	None.	
Total	516,173	46,604,609	70,358,312	597,800	383,174	28,203	1,000	

MONTREAL-CANADA FIRE.

In Canada	127,386	10,211,529	19,808,955	94,736	87,819	6,917	None.	Total business, Dec. 31, 1904.
In other Countries	39,032	2,835,881	2,183,033	8,776	6,946	346	1,484	
Total	166,418	13,047,410	21,991,988	103,512	94,765	7,263	1,484	

STATEMENT of General Fire Assets and Liabilities of British Companies, December 31, 1904.

Companies.	Assets.	LIABILITIES.				Surplus of Assets over Liabilities.	Capital Paid Up.	Reserve of Capital Uncalled.
		*Unearned Premiums.	Outstanding Losses.	Sundry.	Total Liabilities.			
	£	£	£	£	£	£	£	£
Alliance	3,603,401	562,018	86,806	25,907	674,731	2,928,670	765,625	4,450,000
Atlas	1,598,285	498,854	181,507	263,497	943,858	654,427	264,000	1,936,000
Caledonian	696,381	251,544	36,663	5,225	293,432	402,949	107,500	430,000
Commercial Union	3,037,660	1,198,674	177,430	208,542	1,584,646	1,453,014	250,000	1,203,014
Guardian	1,856,665	304,719	7,314	65,081	377,114	1,479,551	1,000,000	1,000,000
Law Union and Crown	773,108	133,047	19,217	25,129	177,393	595,715	373,360	1,236,640
Liverpool and London and Globe	3,722,054	1,372,001	174,637	122,688	1,669,326	2,052,728	245,640	1,754,360
London and Lancashire Fire	2,334,680	791,922	99,012	225,555	1,116,489	1,218,191	227,500	2,047,500
London Assurance	1,866,209	332,577	44,443	17,622	394,642	1,471,567	448,275	448,275
North British	4,018,287	1,162,002	178,563	174,968	1,515,533	2,502,754	687,500	2,062,503
Northern	2,263,240	654,151	107,972	77,671	839,794	1,423,446	300,000	2,700,000
Norwich Union Fire	1,524,129	703,844	90,506	29,993	824,343	699,786	132,000	968,000
Phœnix, of London	1,950,364	869,143	188,109	35,548	1,092,800	857,564	268,880	2,419,920
Royal	4,739,781	1,825,372	197,956	254,882	2,278,210	2,461,571	391,887	2,112,793
Scottish Union and National	1,094,924	358,357	56,000	27,945	442,302	652,622	300,000	4,051,400
Sun Insurance Office	2,680,893	783,708	123,432	81,048	988,188	1,692,705	120,000	2,280,000
Union Assurance Society	1,026,108	411,292	70,857	38,224	520,373	505,735	180,000	270,000
	38,786,169	12,213,225	1,840,424	1,679,525	15,733,174	23,052,995	6,062,167	31,370,402

*The reserve of unearned premiums is here calculated by taking 60 per cent of the net premiums received for the year, and is an aproximation to the exact *pro rata* of the premiums on unexpired risks which forms the basis of the item in the statement of the Canadian business. (See foot note on page lxxxix.)

Inland Marine Insurance Business in Canada, 1904.

—	Net Cash Received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses Paid.	Unsettled Claims.		Net Amount of Losses incurred during the Year.
					Not Resisted.	Resisted.	
Canadian Companies.	$	$	$	$	$	$	$
British America	7,168	922,117	None.	4,102	213	None.	1,807
Western	7,263	3,066,703	None.	13,446	None.	None.	6,663
Totals	14,431	3,988,820	None.	17,548	213	None.	8,470
British Companies.							
British and Foreign Marine	28,890	7,468,559	None.	4,663	194	None.	4,857
Marine Insurance Co.	1,897	340,662	None.	None.	None.	None.	None.
Totals	30,787	7,809,221	None.	4,663	194	None.	4,857
American Companies.							
Ætna	8,311	1,422,949	None.	2,868	None.	None.	2,868
Insurance Co. of North America	14,446	3,430,785	62,500	297	850	None.	1,187
Totals	22,757	4,853,734	62,500	3,165	850	None.	4,055

RECAPITULATION.

Canadian Companies	14,431	3,988,820	None.	17,548	213	None.	8,470
British Companies	30,787	7,809,221	None.	4,663	194	None.	4,857
American Companies	22,757	4,853,734	62,500	3,165	850	None.	4,055
Totals for 1904	67,975	16,651,775	62,500	25,376	1,257	None.	17,382
Totals for 1903	76,941	17,676,487	5,000	17,667	8,770	None.	25,902

TABLE I.—Showing Total Assets, and their Nature, of Canadian Companies doing business of Fire or Inland Marine Insurance.

CANADIAN COMPANIES—ASSETS—1904.

Companies.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.	Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest due and Accrued.	Other Assets	Total Assets-	Nature of business.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Anglo-American	None.	None.	53,982 13	64,545 96	30,582 00	69,762 51	621 63	12,396 53	231,890 76	Fire.
British America	140,000 00	None.	1,347,023 52	None.	300,957 03	158,359 17	10,947 45	33,414 23	1,988,701 40	Fire, Inland and Ocean.
Canadian Fire	None.	36,500 00	250,800 00	None.	18,790 89	70,654 91	3,580 09	5,186 70	385,512 59	Fire.
Equity Fire	None.	None.	55,063 02	None.	36,706 84	79,636 15	None.	33,047 94	204,453 95	"
London Mutual Fire.	16,000 00	37,500 00	124,223 33	20,950 00	249,841 93	93,897 76	1,888 88	6,405 43	§550,707 33	"
Mercantile	None.	None.	233,183 83	None.	5,584 49	14,721 65	1,546 97	None.	255,036 94	"
Montreal-Canada	14,423 43	None.	198,300 00	None.	42,603 51	44,646 88	780 38	9,505 29	‡310,259 49	"
Ottawa	†30,000 00	None.	154,515 00	None.	11,006 09	15,469 44	818 25	8,093 35	219,902 13	"
Quebec	79,066 95	None.	90,210 00	None.	13,873 96	11,304 54	2,757 90	None.	197,213 35	"
Western	110,000 00	21,742 00	2,144,159 77	None.	676,485 03	215,409 32	10,288 40	124,492 16	3,302,576 68	Fire, Inland and Ocean.
Totals	389,490 38	95,742 00	4,649,460 60	85,495 96	1,386,431 77	773,862 33	33,229 95	232,541 63	7,646,254 62	

† The value of this Company's real estate was written-up during the year to the extent of $5,000. ‡ Not including $72,965.59 premium notes which are contingent assets only. § Not including $205,000 premium notes which are contingent assets only. This portion of the premium notes not usually collected, and which is treated as contingent assets for the first time this year, was, in previous years, extended with the total assets of the company, and the unearned premiums in the liability was based upon the full face of the note as representing the premium. Upon the basis adopted in previous years the total assets would appear as $755,707.33, the total liabilities as $686,364 41, leaving a surplus of assets over liabilities of $68,342.92.

TABLE II.—Showing the Total Liabilities of Canadian Companies doing business of Fire or Inland Marine.

CANADIAN COMPANIES—LIABILITIES—1904.

Companies.	Unsettled Losses.	*Reserve of Unearned Premiums.	Sundries.	Total Liability, not including Capital Stock.	Excess of Assets over Liabilities, excluding Capital Stock.	Capital Stock paid up.	Nature of Business.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
Anglo-American	3,197 02	210,353 02	403 68	213,953 72	17,937 04	217,085 00	Fire.
British America	163,595 13	1,531,482 75	5,725 87	1,700,803 75	287,897 65	†835,396 31	Fire, Inland and Ocean.
Canadian Fire	8,431 40	147,334 88	3,750 00	159,516 28	225,996 31	**125,000 00	Fire.
Equity Fire	8,903 54	129,565 75	5,263 12	143,732 41	60,721 54	144,650 00	"
London Mutual Fire	29,202 98	504,427 66	11,733 77	545,364 41	§ 5,342 92	17,500 00	"
Mercantile	2,342 00	79,067 19	None.	72,409 19	182,627 75	50,000 00	"
Montreal-Canada	8,746 93	144,939 04	12,775 31	166,461 28	143,798 21	15,796 00	"
Ottawa Fire	7,586 31	116,688 54	2,444 60	126,719 45	93,182 68	††100,000 00	"
Quebec	4,217 26	79,788 78	3,733 65	87,739 69	109,473 66	125,000 00	"
Western	214,075 82	2,162,240 09	956 73	2,377,272 64	925,304 04	‡1,464,861 00	Fire, Inland and Ocean.
Total	450,298 39	5,096,887 70	46,786 73	5,593,972 82	2,052,281 80	3,095,288 31	

* The amounts in this column give the *pro rata* of gross premiums for the unexpired terms of all policies of the several companies in force at December 31, 1904, as provided in the statutes in that behalf. Upon the assumption that adequate premiums have been collected these amounts may be regarded as considerably in excess of the sums which would ordinarily be required to pay the losses to accrue under outstanding risks, a fact which may properly be taken into account in the case of individual companies in considering questions of actual or probable as distinguished from *legal* surplus, declaring dividends, impairment of capital and other cognate subjects.

** The capital stock of this Company which had previously been $500,000 the whole of which was subscribed and $125,000 paid thereon was by chapter 83 of the Statutes of 1904 reduced to $250,000, the amount paid up remaining unchanged.

† The paid up capital of this company which had previously been $1,000,000 was under the provisions of chapter 51 of the Statutes of 1904 reduced to $500,000 and there was then authorized an issue of new stock to the amount of $500,000, of which at the date of the statement $350,000 had been subscribed and calls to the amount of $335,396.31 had been paid thereon, making the total paid up capital $835,396.31 as given above.

‡ The paid up capital of this Company which had previously been $2,000,000 was under the provisions of chapter 141 of the Statutes of 1904 reduced to $1,000,000, and the Company then authorized the issue of $1,000,000 new stock of which $500,000 had, at the date of the statement, been subscribed and $464,861 had been paid thereon, thus making the total paid up capital $1,464,861 as given above.

†† $150,000 was paid in to the Capital Stock of this Company during the year, and under the provisions of chapter 110 of the Statutes of 1904 the paid up capital was reduced to $100,000, the same amount at which it stood at the end of 1903. The subscribed capital was reduced from $500,000 to $250,000.

§ See foot note page lxxxviii.

TABLE III.—Showing the Assets in Canada of British and American

BRITISH COMPANIES—

Companies.	Commenced Business in Canada.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.
		$ c.	$ c.	$ c.
Alliance	March 1, 1892	267,339 39	None.	213,809 00
Atlas	" 7, 1887	None.	None.	377,371 33
Caledonian	February, 1883	None.	None.	252,867 71
Commercial Union	September 11, 1863	None.	None.	372,523 87
Guardian	May 1, 1869	443,750 00	None.	496,759 33
Law Union and Crown	April, 1899	190,673 71	2,535,189 75	168,284 02
Liverpool and London and Globe	June 4, 1851	485,000 00	1,031,250 00	2,258,940 94
London and Lancashire Fire	April, 1880	None.	None.	251,787 45
London Assurance	March, 1862	None.	None.	170,340 00
National of Ireland	April 2, 1883	None.	None.	None.
North British	1862	130,000 00	2,462,762 93	2,812,220 96
Northern	1867	None.	None.	294,433 33
Norwich Union	April 1, 1880	None.	None.	310,600 00
Phœnix, of London	1804	None.	None.	524,021 27
Royal	1851	435,000 00	167,750 00	1,029,032 00
Scottish Union and National	February, 1882	None.	415,204 00	253,799 00
Sun Insurance Office	June 3, 1892	45,851 03	None.	263,133 75
Union Assurance Society	November, 1890	None.	None.	318,354 50
Totals		1,997,614 13	6,612,156 68	10,368,278 46

AMERICAN—

Ætna	1821	None.	None.	166,868 86
Connecticut Fire	1886	None.	None.	100,000 00
German American	December, 7, 1904	None.	None.	102,300 00
Hartford	November, 1836	None.	None.	223,804 79
Home Fire	1902	None.	None.	190,000 00
Insurance Co. of North America	1889	None.	None.	145,080 00
Phenix, of Brooklyn	May 1, 1874	None.	None.	129,333 00
Phœnix, of Hartford	" 20, 1890	None.	None.	206,270 50
Queen of America	November 1, 1891	None.	None.	397,961 39
Totals		None.	None.	1,661,618 54

SESSIONAL PAPER No. 8

Companies doing business of Fire or Inland Marine Insurance in Canada.

ASSETS IN CANADA—1904.

Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest Due and Accrued	Other Assets	Total Assets in Canada.	Nature of Business.
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
None.	23,758 47	333 88	None	1,765 32	507,006 06	Fire.
None.	39,376 02	9,254 59	2,776 54	5,000 00	433,778 48	"
None.	26,213 52	59,431 86	None.	6,500 00	345,013 09	"
2,000 00	46,852 91	17,821 35	None.	6,300 00	445,498 13	"
None.	63,744 76	45,754 01	2,317 77	3,826 21	1,056,152 08	"
None.	3,271 53	55,796 26	79,681 06	5,914 63	3,038,810 96	"
6,319 35	59,932 12	98,837 11	None.	5,000 00	3,945,279 52	" and Life.
None.	21,047 96	63,149 12	None.	None.	335,984 53	"
None.	16,731 12	15,429 01	None.	None.	202,500 13	" and Life.
None.	150 00	5,300 57	None.	3,092 28	8,542 85	"
87,600 00	68,953 65	121,625 01	68,258 76	5,000 00	5,756,421 31	" and Life.
None.	36,694 95	25,298 79	None.	6,500 00	362,927 07	"
None.	30,626,65	97,683 29	None.	5,000 00	443,909 94	"
None.	10,000 00	5,859 41	5,235 48	None.	545,116 16	"
21,888 85	102,737 37	52,681 54	2,503 18	12,486 34	1,824,079 28	" and Life.
None.	11,772 03	32,927 97	129 11	None.	713,832 11	"
None.	24,318 95	35,643 75	None.	6,478 54	375,426 02	"
None.	30,340 07	74,578 51	844 67	5,366 94	429,484 69	"
117,808 20	616,522 08	817,406 03	161,746 57	78,230 26	20,769,762 41	

COMPANIES.

None.	17,147 83	None.	None.	None.	184,016 69	Fire and Inland Marine.
None.	12,763 86	None.	None.	None.	112,763 86	"
None.	6,918 16	1,925 00	None.	None.	111,143 16	"
None.	41,844 15	39,921 67	None.	None.	305,570 61	"
None.	24,720 28	None.	None.	None.	214 720 28	"
None.	16,471 53	62,796 77	None.	None.	224,348 30	" and Inland Marine.
None.	29,282 19	None.	None.	None.	158,615 19	"
None.	17,754 49	10,341 16	2,240 83	5,894 53	242,501 51	"
None.	34,544 40	16,541 96	5,549 37	None.	454,597 12	"
None.	201,446 89	131,526 56	7,790 20	5,894 53	2,008,276 72	

TABLE IV.—Showing the Liabilities in Canada of British and American Companies doing business of Fire or Inland Marine Insurance in Canada, for the Year 1904.

BRITISH COMPANIES—LIABILITIES IN CANADA.

Companies.	Unsettled Losses (Fire.)	Reserve of Unearned Premiums (Fire.)	Liability under Life Branch.	Sundry.	Total Liabilities in Canada.	*e* Excess of Assets over Liabilities. — *d* The Reverse.	Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Alliance	4,569 28	160,228 90		None.	164,798 18	*e* 342,207 88	Fire.
Atlas	24,535 00	331,499 28		None.	356,034 28	*e* 77,744 20	"
Caledonian	8,966 00	210,355 13		4,704 61	224,025 74	*e* 120,987 35	"
Commercial Union	13,679 11	369,426 06		1,772 37	384,877 54	*e* 60,620 59	"
Guardian	21,382 40	359,406 89		None.	380,789 29	*e* 675,362 79	"
Law Union and Crown	713 55	81,462 91		None.	82,176 46	*e*2,956,634 50	"
Liverpool and London and Globe	32,788 13	623,460 80	100,000 00	500 00	756,748 93	*e*3,188,530 59	" and Life.
London and Lancashire Fire	4,306 80	215,171 00		None.	219,477 80	*e* 116,506 73	"
London Assurance	17,616 00	104,906 35	9,059 00	None.	131,581 35	*e* 70,918 78	" and Life.
National of Ireland	3,050 00	None.		None.	3,050 00	*e* 5,492 85	"
North British	27,762 00	468,162 78	515,217 42	3,399 84	1,014,542 04	*e*4,741,879 27	" and Life.
Northern	17,237 10	298,746 81		None.	315,983 91	*e* 46,943 16	"
Norwich Union	28,795 43	325,898 60		None.	354,694 03	*e* 89,215 91	"
Phœnix of London	21,379 90	510,005 49		None.	531,385 39	*e* 13,730 77	"
Royal	39,722 00	752,402 24	393,903 50	None.	1,186,027 74	*e* 638,051 54	" and Life.
Scottish Union and National	10,064 90	204,611 24		None.	214,676 14	*e* 449,155 97	"
Sun Insurance Office	16,662 49	208,551 18		None.	225,213 67	*e* 150,212 35	"
Union Assurance	26,956 72	327,352 46		None.	354,309 18	*e* 75,175 51	"
Total	320,186 81	5,551,648 12	1,018,179 92	10,376 82	6,900,391 67	*e*13,869,370 74	

TABLE IV.—Showing the Liabilities in Canada of British and American Companies doing business of Fire or Inland Marine Insurance in Canada, for the Year 1904.—*Concluded.*

AMERICAN COMPANIES.

Companies.	Unsettled Losses (F, and I.M.)	Reserve of Unearned Premiums (F. and I.M.)	Liabilities under Life Branch.	Sundry.	Total Liabilities in Canada.	*e* Excess of Assets over Liabilities. — *d* The Reverse.	Nature of Business.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
Ætna	9,405 85	161,319 61		None.	170,725 46	*e* 13,291 23	Fire and Inland Marine.
Connecticut Fire	3,873 87	52,578 68		None.	56,452 55	*e* 56,311 31	Fire.
German-American	None.	8,773 00		None.	8,773 00	*e* 102,370 16	"
Hartford	14,475 12	231,661 38		None.	246,136 50	*e* 59,434 11	"
Home Fire	17,618 80	159,061 55		None.	176,680 35	*e* 38,039 93	"
Insurance Company of North America	6,050 50	159,265 27		None.	165,315 77	*e* 59,032 53	Fire and Inland Marine.
Phenix, of Brooklyn	1,357 75	143,384 73		None.	144,742 48	*e* 13,872 71	Fire.
Phœnix, of Hartford	6,476 35	123,228 35		None.	129,704 70	*e* 112,796 81	"
Queen Insurance Company of America	14,340 00	373,299 02		80 04	387,719 06	*e* 66,878 06	"
Total	73,598 24	1,412,571 59		80 04	1,486,249 87	*e* 522,026 85	

TABLE V.—Showing the Cash INCOME and EXPENDITURE of Canadian Companies Canada of British and American

CANADIAN COMPANIES—INCOME

INCOME (CASH).

COMPANIES.	Net cash for Premiums.	Interest and Dividends on Stocks, &c.	Sundry.	Total Cash Income.	Received on Account of Capital Stock not included in Income.
	$ c.	$ c.	$ c.	$ c.	$ c.
Anglo-American	284,863 10	5,823 84	None.	290,686 94	108,505 00
British America	2,745,789 28	45,571 51	5,261 37	2,796,622 16	329,696 31
Canadian Fire	217,401 89	12,688 13	None.	230,090 02	None.
Equity Fire	197,287 42	3,499 84	None.	200,787 26	70,673 25
London Mutual	516,173 58	10,332 74	629 29	527,135 61	None.
Mercantile Fire	92,759 84	8,964 60	None.	101,724 44	None.
Montreal-Canada	166,417 88	8,365 73	855 21	175,638 82	None.
Ottawa Fire	177,512 94	5,497 11	2,284 67	185,294 72	150,000 00
Quebec Fire	119,630 58	6,334 79	3,275 56	129,240 93	None.
Western	3,824,601 43	86,663 96	None.	3,911,265 39	473,012 75
Total	8,342,437 94	193,742 25	12,306 10	8,548,486 29	1,131,887 31

BRITISH

Alliance	242,674 65	6,414 27	None.	249,088 92	
Atlas	374,880 12	14,127 86	None.	389,007 98	
Caledonian	300,842 55	11,026 88	None.	311,869 43	
Commercial Union	528,214 57	14,048 31	None.	542,262 88	
Guardian	547,241 20	14,059 22	12,445 74	573,746 16	
Law Union and Crown	117,897 60	130,744 96	8,719 39	257,361 95	
Liverpool and London and Globe	957,611 36	76,033 71	18,294 82	1,051,939 89	
London and Lancashire Fire	316,238 82	8,586 02	None.	324,824 84	
London Assurance	144,314 88	6,680 00	None.	150,994 88	
Manchester	114,837 74	250 47	None.	115,088 21	
National of Ireland	100,346 71	2,654 58	1,152 25	104,153 54	
North British	648,079 30	216,233 23	5,956 92	870,269 45	
Northern	446,893 87	12,617 37	None.	459,511 24	
Norwich Union	497,860 59	12,065 67	261 56	510,187 82	
Phœnix, of London	805,091 02	17,201 75	None.	822,292 77	
Royal	1,107,030 79	33,185 66	18,435 41	1,158,651 86	
Scottish Union and National	309,052 06	87,070 16	None.	396,122 22	
Sun Insurance Office	300,259 55	510 30	152 76	300,922 61	
Union Assurance	484,296 39	8,619 05	None.	492,915 44	
Total	8,343,663 77	672,129 47	65,418 85	9,081,212 09	

AMERICAN

Ætna Fire	244,388 43	7,381 70	None.	251,770 13	
Connecticut Fire	73,996 78	3,500 00	None.	77,496 78	
German-American	None.	1,925 00	None.	1,925 00	
Hartford Fire	361,430 19	11,084 86	None.	372,515 05	
Home Fire	280,366 28	4,912 50	None.	285,278 78	
Insurance Co. of North America	260,649 41	5,640 00	None.	266,289 41	
Phenix, of Brooklyn	237,782 60	4,851 66	None.	242,634 26	
Phœnix, of Hartford	177,554 33	9,226 95	None.	186,781 28	
Queen, of America	531,530 17	15,666 78	None.	547,196 95	
Total	2,167,698 19	64,189 45	None.	2,231,887 64	

doiug Fire and Inland Marine Insurance, and the Cash Income and Expenditure in Companies in those Branches.

AND EXPENDITURE, 1904.

EXPENDITURE (CASH).

Paid for Losses.	General Expenses.	Dividends. or Bonus to Stock-holders.	Total Cash Expen-diture.	*e* Excess of Premiums over losses paid. — *d* The Reverse.	*e* Excess of Income over Expenditure. — *d* The Reverse.	Nature of Business.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
311,345 32	106,238 38	7,472 57	425,056 27 *d*	26,482 22 *d*	134,369 33	Fire.
2,043,242 54	907,331 41	44,894 25	2,995,468 20 *e*	702,546 74 *d*	198,846 04	Fire, Inland and Ocean.
159,041 97	52,894 49	3,750 00	215,686 46 *e*	58,359 92 *e*	14,403 56	Fire.
159,867 81	70,277 00	3,000 00	233,144 81 *e*	37,419 61 *d*	32,357 55	"
383,174 70	151,271 85	2,500 00	536,946 55 *e*	132,998 88 *d*	9,810 94	"
112,271 47	24,738 80	None.	137,010 27 *d*	19,511 63 *d*	35,285 83	"
94,764 97	65,815 01	None.	160,579 98 *e*	71,652 91 *e*	15,058 84	"
266,338 57	61,224 30	None.	327,562 87 *d*	88,825 63 *d*	142,268 15	"
142,883 43	36,180 05	None.	179,063 48 *d*	23,252 85 *d*	49,822 55	"
3,033,621 18	1,333,529 91	89,987 40	4,457,138 49 *e*	790,980 25 *d*	545,873 10	Fire, Inland and Ocean.
6,706,551 96	2,809,501 20	151,604 22	9,667,657 38 *e*	1,635,885 98 *d*	1,119,171 09	

COMPANIES.

556,239 38	63,175 89	.....	619,415 27 *d*	313,564 73 *d*	370,326 35	Fire.
488,703 26	111,346 71	.....	600,049 97 *d*	113,823 14 *d*	211,041 99	"
368,007 57	83,944 07	.....	451,951 64 *d*	67,165 02 *d*	140,082 21	"
559,371 02	141,699 09	.....	701,070 11 *d*	31,156 45 *d*	158,807 23	"
446,445 10	160,237 93	.....	606,683 03 *e*	100,796 10 *d*	32,936 87	"
117,666 17	37,231 00	.....	154,897 17 *e*	231 43 *e*	102,464 78	"
813,100 55	254,736 74	.....	1,067,837 29 *e*	144,510 81 *d*	15,897 40	"
422,805 60	86,357 27	.....	509,162 87 *d*	106,566 78 *d*	184,338 03	"
168,648 82	48,980 57	.....	217,629 39 *d*	24,333 94 *d*	66,634 51	"
147,537 21	48,525 65	.....	196,062 86 *d*	32,699 47 *d*	80,974 65	"
70,552 26	27,105 27	.....	97,657 53 *e*	29,794 45 *e*	6,496 01	"
741,146 28	172,882 37	.....	914,028 65 *d*	93,066 98 *d*	43,759 20	"
555,908 55	117,081 88	.....	672,990 43 *d*	109,014 68 *d*	213,479 19	"
454,873 95	147,792 74	.....	602,666 69 *e*	42,986 64 *d*	92,478 87	"
613,373 25	213,826 60	.....	827,199 85 *e*	191,717 77 *d*	4,907 08	"
1,379,587 93	304,637 28	.....	1,684,225 21 *d*	272,557 14 *d*	525,573 35	"
536,796 08	80,620 07	.....	617,416 15 *d*	227,744 02 *d*	221,293 93	"
326,955 46	88,578 65	.....	415,534 11 *d*	26,695 91 *d*	114,611 50	"
405,201 30	135,556 22	.....	540,757 52 *e*	79,095 09 *d*	47,842 08	"
9,172,919 74	2,324,316 00	.....	11,497,235 74 *d*	829,255 97 *d*	2,416,023 65	

COMPANIES.

265,576 85	58,428 19	.....	324,005 04 *d*	21,188 42 *d*	72,234 91	Fire and Inland Marine.
112,940 68	18,983 22	.....	131,923 90 *d*	38,943 90 *d*	54,427 12	Fire.
None.	1,977 07	.....	1,977 07	..... *d*	52 07	"
333,097 76	97,182 05	.....	430,279 81 *e*	28,332 43 *d*	57,764 76	"
425,291 87	66,310 66	.....	491,602 53 *d*	144,925 59 *d*	206,323 75	"
302,430 79	82,507 77	.....	384,938 56 *d*	41,781 38 *d*	118,649 15	Fire and Inland Marine.
241,825 92	59,816 59	.....	301,642 51 *d*	4,043 32 *d*	59,008 25	Fire.
144,196 87	52,799 12	.....	196,995 99 *e*	33,357 46 *d*	10,214 71	"
542,942 68	147,232 81	.....	690,175 49 *d*	11,412 51 *d*	142,978 54	"
2,368,303 42	585,237 48	.....	2,953,540 90 *d*	200,605 23 *d*	721,653 26	

TABLE VI.—Showing the Rate of Losses paid, General Expenses and Stockholders' Dividends, per cent of premiums received by Canadian Companies doing Fire or Marine Insurance during 1904, also the Rates of the Premiums charged per cent of Amounts insured, and the Rate of their Assets per cent of Amounts in force at the end of the Year, and the Rate of Total Cash Expenditure per cent of Total Cash Income.

—	Nature of Business.	Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received	Rate of Dividend or Bonus to Stockholders per cent of Premiums received	Rate of Total Cash Expenditure per cent of Total Cash Income.	Amount of Risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.	Net Amount of Insurance in force at Date.	Assets	Rate of Assets per cent of Amount of Insurance in force.
Canadian Companies.						$	$ cts.		$	$ cts.	
Anglo-American	Fire	109·30	37·29	2·62	149·21	28,733,601	436,395 54	1·52	29,505,337	231,890 76	·79
British America	Fire, I.M., and Ocean.	74·41	33·04	1·64	109·09	335,126,762	3,429,578 20	1·02	268,394 429	1,988,701 40	·74
Canadian Fire	Fire	73·16	24·33	1·72	99·21	16,876,724	306,853 16	1·82	15,826,493	385,512 59	2·44
Equity Fire	"	81 03	35·62	1·52	118·18	19,547,581	317,101 56	1·62	17,281,066	204,453 95	1·18
London Mutual	"	74·23	29·31	·48	104·02	46,604,609	751,778 94	1·61	70,358,312	550,707 33	·78
Mercantile Fire	"	121·03	26·67	None.	147·70	7,053,838	102,781 50	1·46	10,634,630	255,036 94	2·40
Montreal-Canada	"	56·94	39·55	None.	96·49	13,047,410	229,301 06	1·76	21,991,988	310,259 49	1·41
Ottawa Fire	"	150.04	34·49	None.	184·53	17,465,239	291,084 80	1·67	14,912,405	219,902 13	1·47
Quebec Fire	"	119·44	30·24	None.	149·68	9,272,947	134,816 40	1·45	10,794,791	197,213 35	1·83
Western	Fire, I.M., and Ocean.	79·32	34·87	2·35	116 54	587,905,474	5,408,285 24	·92	380,387,129	3,302,576 68	·87
Totals		80·39	33·68	1·82	115·89	1,081,634,185	11,407,976 40	1·05	840,086,580	7,646,254 62	·91

TABLE VII.—Showing the Rate of Losses paid, and General Expenses in Canada, per cent of Premiums received by British and American Companies doing Fire or Inland Marine Insurance in Canada during 1904, also the Rates of Premiums charged per cent of Amounts insured.

—	Nature of Business.	Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Expendirure per cent of Premiums received.	Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.
British Companies.					$	$ cts.	
Alliance	Fire	229·21	26·03	255·24	23,692,229	289,918 77	1·22
Atlas	"	130·36	29·70	160·06	25,407,809	437,406 48	1·72
Caledonian	"	122·33	27·90	156·23	23,058,753	346,842 62	1·50
Commercial Union	"	105·90	26·83	132·72	39,079,533	628,411 98	1·61
Guardian	"	81·58	29·28	110·86	36,958,520	622,732 83	1·68
Law Union and Crown	"	99·80	31·58	131·38	8,574,190	139,201 34	1·62
Liverpool and London and Globe	"	84·91	26·60	111·51	71,932,825	1,141,066 75	1·61
London and Lancashire Fire	"	133·70	27·31	161·01	22,648,704	350,796 27	1·55
London Assurance	"	116·86	33·94	150·80	13,535,825	181,839 50	1·34
Manchester	"	128·47	42·26	170·73	8,415,813	138,540 34	1·65
National of Ireland	"	70·31	27·01	97 32	6,072,378	83,823 41	1·38
North British	"	114·36	26·68	141·04	47,454,403	730,951 60	1·54
Northern	"	124·39	26·20	150 59	30,750,190	495,063 65	1·61
Norwich Union Fire	"	91·37	29·69	121·05	34,175,255	570,002 50	1·67
Phœnix, of London	"	76·19	26·56	102·75	53,762,736	918,878 19	1·71
Royal	"	124·62	27·52	152·14	86,089,613	1,310,901 29	1·52
Scottish Union and National	"	173·69	26·09	199·78	22,879,518	358,063 20	1·56
Sun Insurance Office	"	108·89	29·50	138·39	21,282,776	346,740 72	1·63
Union Assurance Society	"	83·67	27·99	111·66	35,071,223	584,180 17	1 67
Totals		109·94	27·86	137·80	609,942,293	9,675,361 61	1·59
American Companies.							
Ætna Inurance Co.	Fire and Inland Marine	108·67	23·91	132·58	18,241,902	277,365 18	1·52
Connecticut Fire	Fire	152·63	25 65	178·28	4,819,778	89,203 83	1·85
German-American	"				619,445	9,072 78	1·46
Hartford Fire	"	92·16	26·89	119·05	24,255,565	422,854 96	1·74
Home Fire	"	151·69	23·65	175·34	19,046,833	321,194 83	1·69
Insurance Co. of North America	Fire and Inland Marine	116·03	31·65	147·68	23,203,502	314,584 99	1·36
Phœnix, of Brooklyn	Fire	101·70	25·16	126·86	15,970,041	281,815 98	1·76
Phœnix, of Hartford	"	81·21	29·74	110·95	13,146,048	217,265 88	1·65
Queen, of America	"	102·15	27·70	129·85	38,679,405	667,628 20	1·73
Totals		109·25	27·00	136·25	157,982,519	2,600,986 63	1·65

ABSTRACT OF STATEMENTS

OF

LIFE, ACCIDENT, GUARANTEE, PLATE GLASS

AND

OTHER INSURANCE COMPANIES

IN

CANADA

FOR THE YEAR 1904.

ABSTRACT OF LIFE INSURANCE IN CANADA FOR THE YEAR 1904.

	Premiums for Year.	Number of Policies New and Taken up.	Amount of Policies New and Taken up.	Number of Policies in Force at Date.	Net Amount in Force.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Claims Paid (including Matured Endowments.)	Unsettled Claims		Date of Returns.
									Not Resisted	Resisted	
Canadian Companies.	$		$		$		$	$	$	$	
Canada Life (Canadian business)	2,227,921	2,880	5,443,992	38,714	78,059,150	676	1,559,602	1,481,507	166,984	None.	Dec. 31, 1904.
Confederation "	1,187,925	2,689	4,245,797	25,929	37,922,880	402	582,196	593,643	24,705	None.	"
Continental Life	127,631	1,048	1,273,369	3,438	3,973,556	12	15,500	12,000	3,750	None.	"
Crown Life	104,566	771	1,264,200	1,783	2,782,200	6	7,000	8,000	None.	None.	"
Dominion Life	165,305	603	916,295	4,075	5,563,575	24	28,160	25,736	5,000	None.	"
Excelsior. Ordinary	210,434	1,661	2,197,149	5,101	7,213,474	34	36,549	33,772	5,000	None.	"
Excelsior. Monthly	6,452	143	19,311	1,082	133,927	22	2,968	2,869	99	None.	"
Federal	531,524	2,091	2,874,565	11,099	15,649,346	88	152,455	140,715	51,140	6,000	"
Great West	662,947	3,603	5,103,413	14,335	20,472,800	80	105,304	105,304	None.	1,000	"
Home Life	129,438	926	1,095,472	3,192	3,918,553	22	31,250	26,092	9,000	None.	"
Imperial Life (Canadian business)	580,325	2,588	3,851,366	9,373	15,660,384	42	68,559	59,727	3,500	1,000	"
London Life. Ordinary	118,691	1,014	1,021,200	4,206	3,809,556	38	30,232	34,078	2,817	None.	"
London Life. Industrial	236,907	13,223	1,058,951	52,627	4,390,741	743	54,538	54,121	1,617	None.	"
Manufacturers (Canadian business)	984,577	2,364	3,379,601	22,648	29,618,775	167	229,573	214,006	30,849	None.	"
Mutual Life of Canada (Canadian business)	1,363,064	3,363	4,789,506	27,593	40,006,344	299	389,153	378,358	28,066	None.	"
National Life of Canada	151,580	905	1,364,449	2,925	4,241,952	14	22,500	23,715	1,000	1,000	"
North American (Canadian business)	1,116,779	3,036	4,420,857	22,417	31,061,948	244	368,534	343,835	50,571	None.	"
Northern Life	130,469	1,085	1,202,290	3,533	4,067,204	14	11,650	12,379	None.	None.	"
Royal Victoria	132,773	662	788,750	3,157	4,070,472	20	35,200	34,612	4,500	None.	"
Sovereign Life	61,150	338	633,823	586	1,257,623	3	7,000	6,980	None.	None.	"
Subsidiary High Court of the Ancient Order of Foresters	19,848	325	295,850	1,144	1,026,911	6	7,755	8,255	2,000	None.	"
Sun Life (Canadian business.) General	1,533,646	4,883	6,534,166	30,810	43,562,268	389	530,690	518,891	36,725	None.	"
Sun Life (Canadian business.) Thrift	51,892	1,398	185,623	8,540	1,118,449	101	9,030	8,368	1,142	None.	"
Union Life. General	12,527	334	350,973	516	483,825	3	3,500	1,500	None.	2,000	"
Union Life. Industrial	110,729	29,120	4,742,145	29,805	4,574,253	252	16,617	16,617	None.	None.	"
Totals for 1904	11,959,100	81,053	59,051,113	328,628	364,640,166	3,701	4,305,515	4,145,080	428,465	11,000	
" 1903	10,882,650	80,925	55,169,104	301,196	335,638,940	3,036	3,846,822	3,779,745	288,602	13,956	
Increase, *i*; decrease, *d*	*i* 1,076,450	*i* 128	*i* 3,882,009	*i* 27,432	*i* 29,001,226	*i* 665	*i* 458,693	*i* 365,335	*i* 139,863	*d* 2,956	
British Companies.											
Commercial Union	20,066	11	45,367	232	662,442	11	31,430	42,088	2,639	None.	Dec. 31, 1904.
*Edinburgh Life	2,219	None.	None.	58	113,954	8	21,255	20,156	None.	None.	"
*Life Association of Scotland	24,834	None.	None.	601	1,269,601	33	55,527	41,482	31,515	None.	April 5, 1904.
Liverpool and London and Globe	5,082	None.	None.	101	158,187	4	16,141	16,141	None.	None.	Dec. 31, 1904.

London and Lancashire Life	333,573	578	811,780	6,068	9,717,223	103	190,056	190,217	16,978	None.	"
*London Assurance	690	None.	None.	5	19,220	1	7,822	7,822	None.	None.	"
North British	17,488	3	8,537	339	866,262	23	36,909	33,738	5,210	None.	"
Norwich Union Life	3,057	None.	None.	138	166,925	8	10,832	10,832	None.	None.	"
Pelican and British Empire	226,024	57	265,500	2,382	5,767,706	76	176,745	176,664	13,400	8,500	"
Royal	35,561	109	279,000	460	1,176,047	18	74,426	75,253	8,193	None.	"
*Scottish Amicable	3,649	None.	None.	73	185,693	5	18,235	18,235	None.	None.	"
*Scottish Provident	1,054	None.	None.	40	108,038	3	12,833	6,896	5,937	None.	"
Standard	784,736	872	1,693,094	10,988	21,961,310	238	615,267	484,417	124,216	None.	Nov. 15, 1904.
Star	15,481	5	6,500	236	436,130	7	24,383	17,103	6,134	None.	Dec. 31, 1904.
Totals for 1904	1,473,514	1,635	3,109,778	21,721	42,608,738	538	1,291,861	1,141,044	214,222	8,500	
" 1903	1,435,317	1,706	3,132,904	21,439	42,127,260	434	1,141,044	1,151,633	132,363	8,500	
Increase, *i*; decrease, *d*.	*i* 38,197	*d* 71	*d* 23,126	*i* 282	*i* 481,478	*i* 104	*i* 150,817	*d* 10,589	*i* 81,859	....	
American Companies.											
Ætna Life	642,244	849	1,495,960	12,230	17,071,713	471	590,618	593,510	29,829	None.	Dec. 31, 1904.
*Connecticut Mutual	22,893	None.	None.	737	1,348,256	37	80,988	80,988	None.	None.	"
Equitable	887,642	1,613	2,769,990	11,427	23,212,696	208	527,502	511,561	49,960	None.	"
Germania	6,503	11	28,600	115	195,899	6	38,873	40,099	None.	None.	"
Metropolitan { General.	350,319	4,658	3,513,255	10,815	8,897,380	80	67,536	73,444	5,500	1,000	"
Metropolitan { Industrial.	870,798	78,624	16,593,661	214,069	25,761,481	2,669	163,722	163,498	257	380	"
Mutual Life of New York	1,159,733	2,594	4,363,545	15,682	30,957,179	179	536,433	553,309	16,048	None.	"
Mutual Reserve Life	255,372	4	17,000	3,802	5,155,493	70	156,019	189,346	36,407	None.	"
*National Life	582	None.	None.	90	73,977	5	5,639	15,618	2,074	None.	"
New York Life	1,573,718	5,206	8,700,623	25,114	44,447,062	300	618,792	617,312	26,665	None.	"
*North-western Mutual	5,679	None.	None.	205	248,872	13	9,932	9,932	None.	None.	"
*Phœnix Mutual	13,950	None.	None.	553	542,354	24	27,800	27,800	6,304	None.	"
Provident Savings	125,692	360	565,700	2,111	3,775,368	54	126,000	52,044	13,000	None.	"
State Life	56,184	301	1,946,000	301	1,946,000	None.	None.	None.	None.	None.	"
Travelers	284,694	406	1,024,754	3,479	8,070,235	88	136,676	160,479	16,122	None.	"
Union Mutual	220,897	654	934,614	4,811	7,078,779	71	114,254	106,588	18,595	None.	"
United States	59,810	76	191,509	1,000	1,849,142	23	34,640	37,187	2,000	None.	"
Totals for 1904	6,536,710	95,356	36,145,211	306,541	180,631,886	4,298	3,235,424	3,232,715	222,761	1,380	
" 1903	5,922,297	96,323	33,265,797	281,188	170,676,800	4,060	2,684,687	2,563,159	253,132	19,189	
Increase, *i*; decrease, *d*.	*i* 614,413	*d* 967	*i* 2,879,414	*i* 25,353	*i* 9,955,086	*i* 238	*i* 550,737	*i* 669,556	*d* 30,371	*d* 17,809	

RECAPITULATION.

Canadian Companies	11,959,100	81,053	59,051,113	328,628	364,640,166	3,701	4,305,515	4,145,080	428,465	11,000
British "	1,473,514	1,635	3,109,778	21,723	42,608,738	538	1,291,861	1,141,044	214,222	8,500
American "	6,536,710	95,356	36,145,211	306,541	180,631,886	4,298	3,235,424	3,232,715	222,761	1,380
Grand totals for 1904	19,969,324	178,044	98,306,102	656,892	587,880,790	8,537	8,832,800	8,518,839	865,448	20,880
" 1903	18,240,265	178,954	91,567,805	603,823	548,443,000	7,530	7,672,553	7,494,537	674,097	41,645
Increase, *i*; decrease, *d*.	*i* 1,729,059	*d* 910	*i* 6,738,297	*i* 53,069	*i* 39,437,790	*i* 1,007	*i* 1,160,247	*i* 1,024,302	*i* 191,351	*d* 20,765

* These companies have ceased doing new business in Canada.

ABSTRACT of Life Insurance done by Canadian Companies which do business outside of the Dominion, for the Year 1904.

CANADA LIFE ASSURANCE COMPANY.

	Premiums for Year.	Number of Policies New and Taken up.	Amount of Policies New and Taken up.	Number of Policies in Force at date.	Net Amount in Force at date.	Number of Policie become Claims.	Net Amount of Policies become Claims.	Claims Paid	Unsettled Claims.	
									Not Resisted.	Resisted.
	$	$	$		$		$	$	$	$
In Canada	2,227,921	2,880	5,443,992	38,714	78,059,150	676	1,559,602	1,481,507	166,984	None.
In other countries	815,257	2,912	5,767,729	9,909	22,467,027	46	100,924	98,729	6,700	None.
Total	3,043,178	5,792	11,211,721	48,623	100,526,177	722	1,660,526	1,580,236	173,684	None.

CONFEDERATION LIFE ASSOCIATION.

In Canada	1,187,925	2,689	4,245,797	25,929	37,922,880	402	582,196	593,643	24,705	None.
In other countries	74,420	291	596,791	715	1,250,254	3	3,781	3,781	None.	None.
Total	1,262,345	2,980	4,842,588	26,644	39,173,134	405	585,977	597,424	24,705	None.

IMPERIAL LIFE ASSURANCE COMPANY.

In Canada	580,325	2,588	3,851,366	9,373	15,660,384	42	68,559	59,727	3,500	1,000
In other countries	17,094	94	149,940	310	428,616	2	6,000	6,000	None	None.
Total	597,419	2,682	4,001,306	9,683	16,089,000	44	74,559	65,727	3,500	1,000

MANUFACTURERS LIFE ASSURANCE COMPANY.

In Canada	984,577	2,364	3,379,601	22,648	29,618,775	167	229,573	214,006	30,849	None.
In other countries	436,771	2,000	2,565,346	5,091	7,606,790	38	61,478	41,177	37,740	None.
Total	1,421,348	4,364	5,944,947	27,739	37,225,565	205	291,051	255,183	68,589	None.

MUTUAL LIFE ASSURANCE COMPANY OF CANADA.

In Canada	1,363,064	3,363	4,789,506	27,593	40,006,344	299	389,153	378,358	28,066	None.
In other countries	10,301	37	84,000	149	243,460	None.	None.	2,000	None.	None.
Total	1,373,365	3,400	4,873,506	27,742	40,249,804	299	389,153	380,358	28,066	None.

NORTH AMERICAN LIFE ASSURANCE COMPANY.

In Canada	1,116,779	3,036	4,420,857	22,417	31,061,948	244	368,534	343,835	50,571	None.
In other countries	120,471	993	1,543,531	2,367	3,730,991	16	23,000	10,450	16,000	None.
Total	1,237,250	4,029	5,964,388	24,784	34,792,939	260	391,534	354,285	66,571	None.

SUN LIFE ASSURANCE COMPANY OF CANADA.

In Canada	1,585,538	6,281	6,719,789	39,350	44,680,717	490	539,720	527,259	37,867	None.
In other countries	2,207,252	6,437	9,192,115	29,157	40,636,896	325	505,391	464,166	105,957	None.
Total	3,792,790	12,718	15,911,904	68,507	85,311,613	815	1,045,111	991,425	143,824	None.

CANADIAN Life Companies—Assets, 1904.

Companies.	Real Estate.	Loans on Real Estate	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in Force.	Stocks, Bonds and Debentures.	Cash on hand and in Banks.	Agents' Balances and Bills Receivable.	Interest and Rents Due and Accrued.	Outstanding and Deferred Premiums.	Other Assets.	Total Assets.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Canada Life	1,762,633 99	4,506,711 29	368,093 66	3,504,421 18	17,642,740 96	290,099 62	None.	363,142 36	626,755 94	None.	29,064,599 00
Confederation	1,366,254 92	4,063,551 47	42,013 39	1,146,177 55	3,095,201 94	66,135 42	None.	179,923 31	366,453 59	26,411 13	10,352,122 72
Contiental	None.	85,835 00	None.	5,089 27	189,209 82	47,088 08	5,295 77	3,207 80	35,374 47	7,955 90	379,056 11
Crown Life	None.	600 00	None.	3,451 27	83,356 83	13,629 92	2,636 41	657 27	30,837 96	29,914 98	165,084 64
Dominion Life	250 00	682,424 73	500 00	38,242 20	167,417 48	1,136 80	1,549 98	25,257 80	35,941 58	1,131 40	953,851 97
Excelsior	† 17,200 00	602,867 33	None.	48,373 39	55,768 40	9,490 02	5,754 66	20,172 06	73,499 62	7,426 17	840,551 65
Federal	59,650 00	701,935 95	151,213 26	257,187 01	685,383 82	82,331 53	3,963 59	31,337 89	159,613 29	16,157 03	2,148,773 37
Great West	None.	2,009,719 39	None.	149,503 67	166,711 60	19,978 09	None.	69,066 43	128,563 17	14,440 65	2,557,983 00
Home Life	* 125,000 00	36,785 76	None.	138,836 73	129,463 84	45,406 90	10,586 78	19,742 53	28,755 97	4,405 53	538,984 04
Imperial Life	None.	803,863 89	283,000 00	90,021 40	765,766 93	207,405 99	None.	22,440 43	217,567 21	16,414 95	2,406,480 80
London Life	4,309 67	1,315,720 61	475 00	75,863 57	143,046 59	24,837 44	None.	43,449 66	34,979 00	502 38	1,643,183 92
Manufacturers Life	106,776 36	1,228,153 19	643,855 51	482,618 96	2,979,011 21	272,380 95	8,987 20	77,233 02	303,601 60	9,726 57	6,112,344 57
Mutual Life of Canada	68,285 53	3,760,617 53	7,000 00	919,653 66	2,897,496 42	141,045 21	None.	159,718 16	266,713 94	None.	8,220,530 45
National Life of Canada	** 50,000 00	None.	None.	15,381 48	207,573 88	14,019 21	12,670 60	1,097 45	36,991 60	3,400 00	341,134 22
North American	186,603 95	989,847 47	771,604 71	426,174 08	3,460,096 75	104,788 81	None.	41,561 53	244,075 91	6,246 85	6,231,000 06
Northern	None.	250,581 32	12,200 00	14,328 90	84,623 60	58,021 66	12,328 49	4,287 14	45,641 36	3,070 35	485,082 82
Royal Victoria	None.	None.	85,000 00	17,585 15	268,448 76	17,217 28	9,602 51	1,531 62	39,551 44	5,500 00	444,436 76
Sovereign Life	None.	None.	None.	None.	214,122 47	2,555 96	8,087 59	2,069 18	16,420 32	2,394 70	245,650 22
Subsidiary High Court of A.O.F	None.	5,500 00	None.	1,048 00	46,829 50	6,740 83	None.	1,089 93	3,587 30	100 00	64,895 56
Sun Life of Canada	1,146,643 91	2,529,160 09	543,250 00	1,477,808 91	10,894,882 95	463,214 32	None.	232,519 84	450,940 90	113,340 00	17,851,760 92
Union Life	None.	None.	None.	262 66	109,401 20	29,274 27	10,709 32	1,893 87	4,264 97	9,037 22	164,843 51
Total	4,893,608 33	23,573,875 02	2,908,205 53	8,812,029 04	44,286,554 95	1,916,798 31	92,172 90	1,301,399 28	3,150,131 14	277,575 81	91,212,350 31

† The value of this company's head office building was written-up during the year to the extent of $10,542.25. * The value of this company's head office building was written-up during the year to the extent of $25,000. ** The value of this company's head office building was written-up during the year to the extent of $12,400.

Canadian Life Companies—Liabilities, &c., 1904.

Companies.	Unsettled Claims.	Net Reinsurance Reserve.	Sundry.	Total Liabilities, including Reserve but not Capital Stock.	Surplus of Assets over Liabilities, excluding Capital.	Capital Stock paid up.	Basis of Reserve of Policies issued previous to Jan. 1, 1900. (Policies issued since Jan. 1, 1900, are valued on Hm. 3½ basis unless otherwise stated.)
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
Canada Life	173,684 23	26,408,650 00	115,838 78	26,698,173 01	2,366,425 99	1,000,000 00	Hm. 3½ previous to Jan. 1, 1900. Hm. 3 after that date.
Confederation	24,705 00	9,519,733 00	97,188 76	9,641,626 76	710,495 96	100,000 00	Hm. 4½ to Dec. 31, 1895; 3½ p.c. for years 1896-9 inclusive; 3 p.c. since Jan. 1, 1900.
Continental	3,750 00	269,341 98	3,503 16	276,595 14	102,460 97	171,333 65	Hm. 4½.
Crown Life	None.	151,627 00	462 50	152,089 50	12,995 14	106,229 27	Hm. 3½.
Dominion Life	5,000 00	746,553 02	20,237 20	771,790 22	182,061 75	100,000 00	Hm. 4.
Excelsior	5,099 00	744,074 49	7,037 11	756,210 60	84,341 05	75,000 00	Hm. 4½, except business for 1889-90, which is Hm. 3½.
Federal	57,140 00	1,894,792 05	11,003 51	1,962,935 56	185,837 81	130,000 00	†Hm. 4½ to Dec. 31, 1898; Hm. 3½ and 3 since that date.
Great West	1,000 00	1,977,612 00	38,678 56	2,017,290 56	540,692 44	250,000 00	Act 4.
Home Life	9,000 00	362,702 33	618 63	372,320 96	166,663 08	167,796 00	Hm. 3½.
Imperial Life	4,500 00	1,768,706 00	51,886 80	1,825,092 80	581,388 00	450,000 00	Hm. 3½.
London Life	4,434 12	1,498,079 00	40,180 21	1,542,693 33	100,490 59	50,000 00	Hm. 4 ordinary. For Industrial Act 4 to Jan. 1, 1900; since, Farr's (3) 3 p.c.
Manufacturers Life	68,589 00	5,255,077 00	16,809 45	5,340,475 45	771,869 12	300,000 00	Hm. 4½.
Mutual Life of Canada	28,066 00	7,355,172 24	65,219 34	7,448,457 58	772,072 87	None.	Act 4 to Jan. 1, 1900. Hm. 3½ for 1900-1-2. Hm. 3 for 1903-4.
National Life of Canada	2,000 00	320,388 61	5,486 86	327,875 47	13,258 75	100,889 70	Hm. 3½.
North American	66,570 60	5,558,761 00	44,404 99	5,669,736 59	561,263 47	60,000 00	Previous to Jan. 1, 1897, Hm. 4½; for 1897-8-9 policies Hm. 4.
Northern Life	None.	311,326 00	None.	311,326 00	173,756 82	213,850 00	Hm. 4½.
Royal Victoria	4,500 00	368,474 06	2,300 00	375,274 06	69,162 70	200,000 00	Hm. 4½.
Sovereign Life	None.	77,326 00	None.	77,326 00	168,324 22	163,608 02	Om. 3 Profit and Om. 3½ non-Profit.
Subsidiary High Court of the Ancient Order of Foresters.	2,000 00	57,327 49	None.	59,327 49	5,568 07	None.	Hm. 4.
Sun Life of Canada	143,824 26	15,985,970 38	199,960 68	16,329,755 32	1,522,005 60	105,000 00	Hm. 4½ prior to Dec. 31, 1896. Hm. 3½ for issues since.
Union Life	2,000 00	53,075 00	5,158 77	60,233 77	104,609 74	100,000 00	Hm. 3½.
Totals	605,862 21	80,684,768 65	725,975 31	82,016,606 17	9,195,744 14	3,843,706 64	

† The Guaranteed Security business, forming nearly one-half the total issues since June, 1896, are valued upon the Hm. 4 and Hm. 3 p.c. basis.

TABLE showing the Assets in Canada of British Companies doing business of Life Insurance in Canada for the Year 1904.

Companies.	Real Estate.	Loans on Real Estate	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in force.	Stocks, bonds and Debentures.	Cash on hand and in Banks or deposited with Government.	Agents' Balances and Bills Receivable.	Interest and Rents due and Accrued.	Outstanding and deferred Premiums.	Other Assets.	Total Assets.
British Companies.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Commercial Union	None.	899,384 32	None.	18,501 26	193,888 34	1,116 61	None.	9,636 60	4,083 02	None.	1,126,610 15
Edinburgh Life	None.	None.	None.	11,846 98	121,667 00	1,293 48	None.	325 13	58 78	None.	135,191 37
Life Association of Scotland	None.	57,737 75	None.	78,782 84	158,351 58	22,004 58	None.	2,908 87	7,443 88	None.	327,229 50
*Liverpool and London and Globe											
London and Lancashire	227,094 02	970,988 30	None.	163,664 00	1,884,650 69	36,506 86	1,110 01	37,570 17	81,862 95	1,702 89	3,405,149 89
*London Assurance											
*North British											
Norwich Union Life	None.	None.	None.	None.	206,833 33	791 04	None.	None.	None.	None.	207,624 37
Pelican and British Empire	151,578 02	1,378,066 80	None.	148,136 49	429,024 06	8,559 00	None.	24,753 19	31,508 84	14,218 39	2,185,844 79
*Royal											
Scottish Amicable	None.	None.	None.	16,659 86	149,504 87	None.	None.	None.	None.	None.	166,164 73
Scottish Provident	None.	None.	None.	9,717 74	1,745,289 63	None.	None.	23,115 94	None.	None.	1,778,123 31
Standard	340,973 41	3,552,877 54	583,600 00	647,249 61	9,180,596 44	104,988 71	None.	11,318 89	136,717 74	1,795 64	14,560,117 98
Star	133,000 00	466,805 04	None.	11,302 99	200,506 67	24,850 67	1,176 31	12,567 61	1,280 62	1,660 00	853,149 91
Totals	852,645 45	7,325,859 75	583,600 00	1,105,861 77	14,270,312 61	200,110 95	2,286 32	122,196 40	262,955 83	19,376 92	24,745,206 00

*These companies also do fire business. For their Assets and Total Liabilities in Canada see pages 22 and 24.

TABLE showing the Assets in Canada of American Companies doing business of Life Assurance in Canada for the Year 1904.

Companies.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in force.	Stocks, Bonds and Debentures.	Cash on hand and in Banks or deposited with Government.	Agents' Balances and Bills Receivable.	Interest and Rents due and Accrued.	Outstanding and Deferred Premiums.	Other Assets.	Total.
American Companies.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.
Ætna Life	None.	None.	None.	424,275 16	4,240,363 76	55,995 29	None.	21,745 06	50,806 91	None.	4,793,186 18
Connecticut Mutual	None.	None.	None.	None.	111,500 00	None.	None.	None.	None.	None.	111,500 00
Equitable	None.	None.	None.	446,969 99	8,942,309 00	73,831 20	None.	None.	112,561 00	None.	9,575,671 19
Germania	None.	None.	None.	4,478 00	173,177 22	None.	None.	2,922 01	584 17	None.	181,161 40
Metropolitan	54,944 49	60,900 00	None.	52,337 63	2,602,584 37	None.	None.	2,116 55	87,956 44	None.	2,860,839 48
Mutual Life	None.	None.	None.	566,248 19	6,818,292 59	218,951 86	None.	None.	114,337 27	None.	7,717,829 91
Mutual Reserve	None.	None.	None.	77,073 40	256,150 00	77,659 93	None.	3,839 04	65,125 53	None.	479,847 90
National Life	None.	None.	None.	None.	88,700 00	None.	None.	None.	75 92	None.	88,775 92
New-York	350,000 00	None.	None.	868,086 10	6,763,367 00	192,097 03	None.	31,689 86	124,901 76	None.	8,330,141 75
North-western	None.	None.	None.	41,340 00	130,583 33	None.	None.	None.	308 07	None.	172,231 40
Phœnix Mutual	None.	None.	None.	None.	134,347 60	None.	None.	None.	412 85	None.	134,760 45
Provident Savings	None.	None.	None.	54,491 45	261,053 29	3,915 72	9,570 58	4,385 34	11,741 00	917 00	346,074 38
State Life	None.	None.	None.	None.	56,395 00	2,000 00	241 34	None.	11,748 75	None.	70,385 09
Travelers	15,000 00	602,250 00	440,000 00	133,446 34	1,227,773 86	None.	None.	33,732 30	24,555 51	None.	2,476,758 01
Union Mutual	None.	None.	None.	11,644 47	1,059,077 32	17,973 95	15 45	4,905 00	28,231 47	None.	1,121,847 66
United States	None.	None.	None.	19,111 46	258,045 67	None.	None.	3,405 42	8,999 14	None.	289,561 69
Totals	419,944 49	663,150 00	440,000 00	2,699,502 19	33,123,720 01	642,424 98	9,827 37	108,740 58	642,345 79	917 00	38,750,572 41

TABLE showing the Liabilities in Canada of British and American Companies doing business of Life Insurance in Canada for the Year 1904.

LIABILITIES IN CANADA, 1904.

	Unsettled Claims.	Net Reinsurance Reserve.	Sundry.	Total Liabilities, including Reserve.	*e* Excess of Assets over Liabilities. — *d* The Reverse.
British Companies.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Commercial Union	2,639 23	251,056 73	None.	253,695 96 *e*	872,914 19
Edinburgh Life	None.	69,515 52	None.	69,515 52 *e*	65,675 85
Life Association of Scotland	31,514 74	878,287 63	None.	909,802 37 *d*	582,572 87
Liverpool & London & Globe	None.	100,000 00	None.	100,000 00	
London and Lancashire	16,977 50	2,450,000 00	7,604 83	2,474,582 33 *e*	930,567 56
London Assurance	None.	9,059 00	None.	9,059 00	
North British	5,209 92	510,000 00	7 50	515,217 42	
Norwich Union Life	None.	85,000 00	None.	85,000 00 *e*	122,624 37
Pelican and British Empire	21,900 00	1,772,920 00	5,970 00	1,800,790 00 *e*	385,054 79
Royal	8,193 20	385,710 30	None.	393,903 50	
Scottish Amicable	None.	124,746 29	None.	124,746 29 *e*	41,418 44
Scottish Provident	5,937 34	75,121 87	None.	81,059 21 *e*	1,697,064 10
Standard	124,216 32	7,551,127 00	None.	7,675,343 32 *e*	6,884,774 66
Star	6,134 47	173,971 00	None.	180,105 47 *e*	673,044 44
Totals	222,722 72	14,436,515 34	13,582 33	14,672,820 39 *e*	10,072,385 61
American Companies.					
Ætna Life	29,829 00	5,339,691 00	10,565 28	5,380,085 28 *d*	586,899 10
Connecticut Mutual	None.	733,000 00	None.	733,000 00 *d*	621,500 00
Equitable	49,960 09	6,690,619 00	41,221 86	6,781,800 95 *e*	2,793,870 24
Germania	None.	92,925 00	265 14	93,190 14 *e*	87,971 26
Metropolitan	7,137 45	2,317,922 00	15,251 08	2,340,310 53 *e*	520,528 95
Mutual Life of New York	16,048 00	6,988,841 00	71,197 19	7,076,086 19 *e*	641,743 72
Mutual Reserve Life	36,407 07	384,840 00	954 64	422,201 71 *e*	57,646 19
National Life	2,074 00	45,517 00	None.	47,591 00 *e*	41,184 92
New York Life	26,664 73	7,733,612 00	101,048 24	7,861,324 97 *e*	468,816 78
North-western Mutual	None.	124,372 00	None.	124,372 00 *e*	47,859 40
Phœnix Mutual	6,304 00	275,000 00	None.	281,304 00 *d*	146,543 55
Provident Savings	13,000 00	338,910 00	882 00	352,792 00 *d*	6,717 62
State Life	None.	45,667 50	None.	45,667 50 *e*	24,717 59
Travelers	16,122 28	1,868,436 00	139,198 00	2,023,756 28 *e*	453,001 73
Union Mutual	18,595 45	1,116,898 00	5,199 15	1,140,692 60 *d*	18,844 94
United States	2,000 00	261,114 00	75 00	263,189 00 *e*	26,372 69
Totals	224,142 07	34,357,364 50	385,857 58	34,967,364 15 *e*	3,783,208 26

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TABLE showing the Cash Income of Canadian Companies doing Life Insurance and the Cash Income in Canada of British and American Companies in that Branch.

INCOME (CASH), 1904.

—	Net Premium Income.	Consideration for Annuities.	Interest and Dividends on Stocks, &c.	Sundry,	Total.
Canadian Companies.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Canada Life	3,011,182 45	31,995 70	1,159,191 62	91,320 12	4,293,689 89
Confederation	1,228,585 74	33,759 22	397,509 49	42,244 97	1,702,099 42
Continental	125,891 11	1,740 00	12,401 59	1,060 46	141,093 16
Crown Life	104,565 75	None.	2,788 68	3,076 60	110,431 03
Dominion Life	165,005 39	300 00	41,458 49	None.	206,763 88
Excelsior	216,885 66	None.	34,626 20	12,393 88	263,905 74
Federal	530,523 91	1,000 00	84,120 70	2,208 81	617,853 42
Great West	654,837 26	8,110 00	133,262 35	None.	796,209 61
Home Life	129,438 43	None.	22,211 04	1,427 34	153,076 81
Imperial Life	591,151 87	6,267 00	99,466 38	12,090 34	708,975 59
London Life	355,597 92	None.	74,228 11	None.	429,826 03
Manufacturers Life	1,421,347 82	None.	237,738 72	21 16	1,659,107 70
Mutual Life of Canada	1,368,695 69	4,669 00	350,158 48	1,785 73	1,725,308 90
National Life of Canada	151,579 60	None.	10,041 24	500 00	162,120 84
North American	1,236,710 27	539 89	258,928 62	7,884 38	1,504,063 16
Northern Life	130,468 85	None.	20,325 19	1,137 50	151,929 54
Royal Victoria	132,773 03	None.	14,243 82	None.	147,016 85
Sovereign Life	61,149 65	None.	5,817 01	41,486 46	108,453 12
Subsidiary High Court of the Ancient Order of Foresters	19,847 83	None.	2,858 76	None.	22,706 59
Sun Life of Canada	3,535,846 93	256,943 06	729,267 25	39,741 34	4,561,798 58
Union Life	123,255 85	None.	3,047 37	115,000 00	241,303 22
Totals	15,295,341 01	345,323 87	3,693,689 11	373,379 09	19,707,733 08
British Companies.					
Commercial Union	20,065 54	None.	40,715 92	None.	60,781 46
Edinburgh Life	2,219 20	None.	1,089 61	None.	3,308 81
Life Association of Scotland	24,833 72	None.	7,116 29	None.	31,950 01
Liverpool and London and Globe	5,081 78	None.	None.	None.	5,081 78
London and Lancashire Life	333,572 63	None.	132,598 43	3,769 66	469,940 72
London Assurance	690 49	None.	None.	None.	690 49
North British	17,488 31	None.	None.	None.	17,488 31
Norwich Union Life	3,057 16	None.	343 19	None.	3,400 35
Pelican and British Empire	219,023 61	7,000 00	93,830 68	5,622 71	325,477 00
Royal	35,560 80	None.	7,209 34	None.	42,770 14
Scottish Amicable	3,648 72	None.	612 81	None.	4,261 53
Scottish Provident	1,053 82	None.	80,576 73	None.	81,630 55
Standard	780,356 74	4,379 60	720,107 31	9,179 80	1,514,023 45
Star	15,481 10	None.	33,424 81	7,100 00	56,005 91
Totals	1,462,133 62	11,379 60	1,117,625 12	25,672 17	2,616,810 51
American Companies.					
Ætna Life	642,243 99	None.	189,176 69	4,187 52	835,608 20
Connecticut Mutual	22,892 56	None.	4,750 00	None.	27,642 56
Equitable	791,190 51	96,451 29	313,016 12	None.	1,200,657 92
Germania	6,503 15	None.	7,130 60	None.	13,633 75
Metropolitan	1,218,670 58	2,446 15	83,200 08	4,157 16	1,308,473 97
Mutual Life of New York	1,159,732 63	None.	273,744 52	None.	1,433,477 15
Mutual Reserve Life	255,371 59	None.	13,218 01	None.	268,589 60
National Life of U.S.	582 04	None.	None.	None.	582 04
New York Life	1,563,464 23	10,253 53	305,114 62	9,212 92	1,888,045 30
North-western Mutual	5,679 01	None.	None.	None.	5,679 01
Phœnix Mutual	13,949 84	None.	5,307 89	None.	19,257 73
Provident Savings	125,691 58	None.	12,411 62	None.	138,103 20
State Life	56,184 41	None.	None.	None.	56,184 41
Travelers	284,693 62	None.	91,069 46	1,020 00	376,783 08
Union Mutual	220,897 23	None.	36,923 81	None.	257,821 04
United States	59,656 47	154 00	10,311 57	None.	70,122 04
Totals	6,427,403 44	109,304 97	1,345,374 99	18,577 60	7,900,661 00

PAYMENTS TO POLICY HOLDERS, 1904.

Companies.	Death Claims.	Matured Endowments.	Paid to Annuitants.	Paid for Surrendered Policies.	Dividends paid Policy-holders.	Total paid to Policy-holders.	Net Premium Income (including consideration for Annuities).
Canadian Companies.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Canada Life	1,331,777 88	248,457 76	23,597 01	76,500 95	68,218 08	1,748,551 68	3,043,178 15
Confederation	360,190 25	237,233 60	19,208 22	49,169 60	65,590 12	731,391 79	1,262,344 96
Continental	12,000 00	None.	None.	664 34	None.	12,664 34	127,631 11
Crown Life	8,000 00	None.	75 00	263 00	None.	8,338 00	104,565 75
Dominion Life	22,665 60	3,070 00	518 85	6,961 14	1,321 92	34,537 51	165,305 39
Excelsior	35,640 50	1,000 00	300 00	10,290 10	417 01	47,647 61	216,885 66
Federal	137,715 00	3,000 00	3,200 57	23,908 87	31,086 90	198,911 34	531,523 91
Great West	98,073 27	7,230 50	5,111 62	9,107 48	4,528 82	124,051 69	662,947 26
Home Life	26,091 66	None.	None.	19,049 36	None.	45,141 02	129,438 43
Imperial Life	58,227 08	7,500 00	7,732 65	9,262 27	1,107 05	83,829 05	597,418 87
London Life	80,646 04	7,552 62	None.	5,182 82	6,074 92	99,456 40	355,597 92
Manufacturers Life	216,420 13	38,763 00	1,932 80	54,289 43	28,285 90	339,691 26	1,421,347 82
Mutual Life of Canada	220,304 50	160,053 00	8,679 90	52,394 54	83,183 40	524,615 34	1,373,364 69
National Life of Canada	23,714 65	None.	None.	3,255 89	None.	26,970 54	151,579 60
North American	253,460 61	100,825 00	10,586 57	92,422 22	103,842 17	561,136 57	1,237,250 16
Northern Life	12,379 35	None.	56 45	4,909 91	None.	17,345 71	130,468 85
Royal Victoria	34,611 50	None.	4,854 28	3,138 99	None.	42,604 77	132,773 03
Sovereign Life	6,980 19	None.	None.	None.	None.	6,980 19	61,149 65
Ancient Order of Foresters	8,255 00	None.	None.	377 00	None.	8,632 00	19,847 83
Sun Life of Canada	755,187 91	236,236 77	80,357 38	185,005 65	117,238 21	1,374,025 92	3,792,789 99
Union Life	18,116 63	None.	None.	138 49	None.	18,255 12	123,255 85
Totals	3,720,457 75	1,050,922 25	166,211 30	606,292 05	510,894 50	6,054,777 85	15,640,664 88
British Companies.							
Commercial Union	42,087 98	None.	None.	None.	275 98	42,363 96	20,065 54
Edinburgh Life	20,156 29	None.	None.	800 33	None.	20,956 62	2,219 20
Life Association of Scotland	37,586 45	3,796 00	None.	11,528 26	None.	53,010 71	24,833 72
Liverpool and London and Globe	16,140 50	None.	885 66	None.	155 36	17,181 52	5,081 78
London and Lancashire	137,874 35	52,342 50	None.	10,621 73	7,903 87	208,742 45	333,572 63
London Assurance	7,822 05	None.	None.	None.	None.	7,822 05	690 49
North British	32,296 57	1,441 45	623 82	2,074 80	467 55	36,904 19	17,488 31
Norwich Union Life	8,831 80	2,000 00	54 64	None.	None.	10,886 44	3,057 16
Pelican and British Empire	104,616 90	72,047 83	5,415 06	14,572 70	610 64	197,263 13	226,023 61
Royal	75,253 05	None.	572 47	2,698 07	None.	78,523 59	35,560 80

Scottish Amicable	18,234 51	None.	None.	None.	None.	18,234 51	3,648 72
Scottish Provident	6,895 58	None.	None.	None.	None.	6,895 58	1,053 82
Standard	304,986 28	179,431 13	9,380 58	54,854 72	35,669 67	584,322 38	784,736 34
Star	16,604 21	498 83	14 51	377 36	None.	17,494 91	15,481 10
Totals	829,486 52	311,557 74	16,946 74	97,527 97	45,083 07	1,300,602 04	1,473,513 22
American Companies.							
Ætna Life	292,403 27	301,107 00	None.	7,326 94	66,229 19	667,066 40	642,243 99
Connecticut Mutual	73,560 00	7,428 00	None.	None.	7,611 32	88,599 32	22,892 56
Equitable	371,463 89	140,096 61	7,965 80	182,317 24	161,426 02	863,269 56	887,641 80
Germania	4,785 70	35,313 66	None.	6,608 08	38 98	46,746 42	6,503 15
Metropolitan	229,947 63	6,994 54	472 71	13,011 73	11,787 89	262,214 50	1,221,116 73
Mutual Life of New York	395,726 00	157,582 73	20,911 62	167,995 98	48,994 75	791,211 08	1,159,732 63
Mutual Reserve	189,346 10	None.	None.	18,496 06	2,583 51	210,425 67	255,371 59
National Life of United States	15,618 00	None.	None.	None.	None.	15,618 00	582 04
New York Life	499,608 23	117,704 22	13,017 80	260,850 78	153,298 07	1,044,479 10	1,573,717 76
North-western	9,721 00	211 00	None.	483 72	2,096 33	12,512 05	5,679 01
Phœnix Mutual	23,896 00	3,904 00	None.	1,498 00	2,376 16	31,674 16	13,949 84
Provident Savings	51,000 00	1,043 57	None.	6,225 39	2,104 06	60,373 02	125,691 58
State Life	None.	None.	None.	None.	32 24	32 24	56,184 41
Travelers	129,008 19	31,470 33	2,219 47	7,933 50	None.	170,631 49	284,693 62
Union Mutual	73,915 57	32,672 25	None.	16,495 26	9,077 55	132,160 63	220,897 23
United States	30,000 00	7,187 00	29 00	9,630 61	5,118 77	51,965 38	59,810 47
Totals	2,389,999 58	842,714 91	44,616 40	698,873 29	472,774 84	4,448,979 02	6,536,708 41

TABLE showing the Cash Expenditure of Canadian Companies doing Life Insurance and Cash Expenditure in Canada of British and American Companies in that Branch.

EXPENDITURE (CASH) 1904.

—	Payments to Policy-holders	General Expenses.	Dividends to Stock-holders.	Total Expenditure.	*e* Excess of Income over Expenditure. — *d* The Reverse.
Canadian Companies.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Canada Life	1,748,551 68	921,600 26	79,819 25	2,749,971 19 *e*	1,543,718 70
Confederation	731,391 79	331,402 28	15,000 00	1,077,794 07 *e*	624,305 35
Continental	12,664 34	66,604 80	None.	79,269 14 *e*	61,824 02
Crown Life	8,338 00	68,177 64	None.	76,515 64 *e*	33,915 39
Dominion Life	34,537 51	50,127 51	8,000 00	92,665 02 *e*	114,098 86
Excelsior	47,647 61	107,369 61	3,161 70	158,178 92 *e*	105,726 82
Federal	198,911 34	171,006 95	10,400 00	380,318 29 *e*	237,535 13
Great West	124,051 69	221,877 89	24,588 08	370,517 66 *e*	425,691 95
Home Life	45,141 02	77,213 39	None.	122,354 41 *e*	30,722 40
Imperial Life	83,829 05	228,105 25	27,000 00	338,934 30 *e*	370,041 29
London Life	99,456 40	149,062 48	4,000 00	252,518 88 *e*	177,307 15
Manufacturers Life	339,691 26	394,645 67	24,000 00	758,336 93 *e*	900,770 77
Mutual Life of Canada	524,615 34	300,095 93	None.	824,711 27 *e*	900,597 63
National Life of Canada	26,970 54	76,587 97	None.	103,558 51 *e*	58,562 33
North American	561,136 57	395,406 36	6,000 00	962,542 93 *e*	541,520 23
Northern Life	17,345 71	49,245 43	None.	66,591 14 *e*	85,338 40
Royal Victoria	42,604 77	63,876 70	None.	106,481 47 *e*	40,535 38
Sovereign Life	6,980 19	55,315 83	None.	62,296 02 *e*	46,157 10
Sub. High Court of A.O.F.	8,632 00	4,854 39		13,486 39 *e*	9,220 20
Sun Life of Canada	1,374,025 92	1,098,971 31	15,750 00	2,488,747 23 *e*	2,073,051 35
Union Life	18,255 12	187,919 67	None.	206,174 79 *e*	35,128 43
Totals	6,054,777 85	5,019,467 32	217,719 03	11,291,964 20 *e*	8,415,768 88
British Companies.					
Commercial Union	42,363 96	2,806 29		45,170 25 *e*	15,611 21
Edinburgh Life	20,956 62	35 06		20,991 68 *d*	17,682 87
Life Association of Scotland	53,010 71	1,374 58		54,385 29 *d*	22,435 28
Liverpool & London & Globe	17,181 52	350 04		17,531 56 *d*	12,449 78
London and Lancashire Life	208,742 45	74,863 97		283,606 42 *e*	186,334 39
London Assurance	7,822 05	None.		7,822 05 *d*	7,131 56
North British	36,904 19	2,858 79		39,762 98 *d*	22,274 67
Norwich Union Life	10,886 44	207 90		11,094 34 *d*	7,693 99
Pelican and British Empire	197,263 13	32,456 42		229,719 55 *e*	95,757 45
Royal	78,523 59	12,915 07		91,438 66 *d*	48,668 52
Scottish Amicable	18,234 51	113 51		18,348 02 *d*	14,086 49
Scottish Provident	6,895 58	None.		6,895 58 *e*	74,734 97
Standard	584,322 38	151,235 49		735,557 87 *e*	778,465 58
Star	17,494 91	3,356 37		20,851 28 *e*	35,154 63
Totals	1,300,602 04	282,573 49		1,583,175 53 *e*	1,033,634 98

SESSIONAL PAPER No. 8

TABLE showing the Cash Expenditure of Canadian Companies doing Life Insurance and Cash Expenditure in Canada of British and American Companies in that Branch—*Con.*

EXPENDITURE (CASH) 1904.

—	Payments to Policy-holders	General Expenses.	Dividends to Stock-holders.	Total Expenditure.	*e* Excess of Income over Expenditure. — *d* The Reverse.
American Companies.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ætna Life	667,066 40	86,642 98		753,709 38	*e* 81,898 82
Connecticut Mutual	88,599 32	185 87		88,785 19	*d* 61,142 63
Equitable	863,269 56	115,463 74		978,733 30	*e* 221,924 62
Germania	46,746 42	54 26		46,800 68	*d* 33,166 93
Metropolitan	262,214 50	486,726 09		748,940 59	*e* 559,533 38
Mutual Life of New York	791,211 08	216,805 34		1,008,016 42	*e* 425,460 73
Mutual Reserve Life	210,425 67	40,756 33		251,182 00	*e* 17,407 60
National Life	15,618 00	60 35		15,678 35	*d* 15,096 31
New York Life	1,044,479 10	338,822 85		1,383,301 95	*e* 504,743 35
North-western Mutual	12,512 05	4 46		12,516 51	*d* 6,837 50
Phœnix Mutual	31,674 16	None.		31,674 16	*d* 12,416 43
Provident Savings	60,373 02	34,585 32		94,958 34	*e* 43,144 86
State Life	32 24	30,225 48		30,257 72	*e* 25,926 69
Travelers	170,631 49	49,311 18		219,942 67	*e* 156,840 41
Union Mutual	132,160 63	54,980 68		187,141 31	*e* 70,679 73
United States	51,965 38	13,181 37		65,146 75	*e* 4,975 29
Totals	4,448,979 02	1,467,806 30		5,916,785 32	*e* 1,983,875 68

DETAILS of Life Insurance issued and

	Amount in Force Jan. 1. 1904.	New Policies Issued.	Old Policies Revived.	Old Poilcies Changed and Increased.
Canadian Companies	$	$	$	$
Canada Life (Canadian business)	76,414,662	5,854,667	58,272	None.
Confederation "	35,927,216	4,400,697	None.	None.
Continental	3,428,041	1,277,628	64,000	None.
Crown Life	2,126,850	1,368,410	41,000	1,500
Dominion Life	5,231,297	902,800	11,500	1,995
Excelsior	6,093,602	2,257,884	18,617	None.
Federal	14,945,250	3,010,499	11,700	None.
Great West	18,023,639	5,365,295	91,000	None.
Home Life	3,543,600	1,206,472	16,500	1,196
Imperial Life (Canadian business)	15,077,266	3,996,560	34,660	None.
London Life—Ordinary	3,287,843	1,009,450	11,750	None.
London Life—Industrial	4,200,780	1,056,325	2,625	29,170
Manufacturers Life (Canadian business)	28,056,207	4,241,018	52,150	None.
Mutual Life of Canada "	37,370,092	5,010,627	50,999	None
National Life of Canada	4,086,112	1,474,594	25,905	None
North American (Canadian business)	29,571,248	4,567,617	40,820	None
Northern Life	3,586,160	1,230,290	6,570	None
Royal Victoria	3,924,770	817,250	1,000	None
Sovereign Life	737,300	680,823	None.	None
Ancient Order of Foresters	862,940	295,850	None.	None
Sun Life of Canada (Canadian business)	40,425,778	8,411,442	269,550	None
Union Life—Ordinary	229,650	400,525	None.	None
Union Life—Industrial	3,675,329	4,673,967	68,178	None
Totals	340,825,637	63,510,690	876,796	33,861
British Companies				
Commercial Union	691,313	45,806	None.	None
Edinburgh Life	136,128	227	None.	None
Life Association of Scotland	1,366,791	None.	973	None
Liverpool and London and Globe	173,366	None.	420	541
London Assurance	26,913	129	None.	None
London and Lancashire Life	9,815,480	881,006	23,983	None
North British and Mercantile	910,948	8,537	None.	None
Norwich Union Life	177,757	None.	None.	None
Pelican and British Empire	6,085,444	265,500	11,872	None
Royal	980,421	296,000	None.	9,891
Scottish Amicable	203,793	None.	None.	None
Scottish Provident	120,659	211	None.	None
Standard	21,586,321	1,884,226	218,108	None
Star	467,488	22,458	None.	152
Totals	42,742,822	3,404,100	255,356	10,584
American Companies				
Ætna Life	16,661,729	1,533,826	13,000	None
Connecticut Mutual	1,399,010	None.	None.	34,234
Equitable	22,629,964	2,916,959	94,228	None
Germania	223,948	28,674	None.	None
Metropolitan—Ordinary	6,960,759	4,022,588	None.	18,974
Metropolitan—Industrial	23,647,668	10,627,952	None.	42,937
Mutual Life of New York	29,410,188	4,363,545	103,530	None
Mutual Reserve Life	9,342,520	29,000	96,905	None
National Life of U.S.	79,616	None	None.	None
New York Life	39,755,438	8,700,623	65,413	Noue
North Western Mutual	261,480	None.	None.	Noue
Phœnix Mutual	574,088	1,197	None.	None
Provident Savings	3,877,892	565,700	69,000	None
State Life	None.	2,106,000	None.	None
Travelers	7,393,388	1,011,145	13,609	None
Union Mutual	6,926,508	961,223	1,500	None
United States	1,804,502	243,319	20,000	950
Totals	170,948,698	37,111,751	477,185	97,095

† $2,531,210 was transferred during the year from All Life and Endowment to Extended Term insurance.

terminated in Canada during the Year 1904.

Amount of Policies Terminated by								Gross Amount in Force Dec. 31, 1904
Death.	Maturity.	Expiry.	Surrender.	Lapse.	Change & decrease.	Not Taken.	Total Terminated.	
$	$	$	$	$	$	$	$	$
1,328,644	230,957	58,500	401,833	1,000,510	105,312	516,181	3,641,937	78,685,664
349,302	237,094	156,600	217,965	863,263	55,143	385,953	2,265,320	38,062,593
15,500	None.	9,000	40,000	637,938	10,675	3,000	716,113	4,053,556
7,000	None.	None.	5,000	348,850	None.	191,710	552,560	2,985,200
25,090	3,070	45,500	95,174	324,983	None.	None.	493,817	5,653,775
40,581	1,000	4,000	52,500	574,835	3,586	50,500	727,002	7,643,101
157,040	8,000	58,000	117,942	1,440,977	1,710	135,934	1,919,603	16,047,846
98,073	7,231	110,130	195,789	1,135,800	48,462	1,273,050	2,868,535	20,611,399
31,250	None.	None.	52,500	621,965	None.	113,000	818,715	3,949,053
62,566	7,500	23,000	150,477	964,498	42,507	618,004	1,868,552	17,239,934
23,317	7,553	None.	24,768	337,389	5,015	78,450	476,492	3,832,556
60,298	None.	None.	18,875	818,986	None.	None.	898,159	4,390,741
194,790	38,283	15,427	172,608	1,087,993	110,602	742,227	2,361,930	29,987,445
229,100	160,053	61,500	318,340	1,183,561	60,113	185,540	2,198,207	40,233,511
24,500	None.	3,000	83,980	851,032	4,200	110,145	1,076,857	4,509,754
281,209	99,825	23,651	510,115	996,083	350,481	349,932	2,611,296	31,568,389
11,650	None.	9,000	68,475	556,791	26,400	28,000	700,316	4,122,704
35,200	None.	11,000	49,340	380,500	23,658	39,250	538,948	4,204,072
7,000	None.	None.	None.	44,000	1,000	83,500	135,500	1,282,623
7,755	None.	None.	5,000	102,299	None.	16,825	131,879	1,026,911
329,239	210,481	21,875	632,261	1,556,285	101,572	1,558,290	4,410,003	44,696,767
3,500	None.	None.	None.	61,180	2,418	49,551	116,649	513,526
16,617	None.	None.	4,400	3,822,204	None.	None.	3,843,221	4,574,253
3,339,221	1,011,047	610,183	3,217,342	19,711,922	952,854	6,529,042	35,371,611	369,875,373
31,430	None.	None.	None.	43,247	None.	None.	74,677	662,442
21,255	None.	None.	1,146	None.	None.	None.	22,401	113,954
54,067	1,460	None.	11,865	30,772	None.	None.	98,164	1,269,600
16,140	None.	None.	None.	None.	None.	None.	16,140	158,187
7,822	None.	None.	None.	None.	14,395	None.	7,822	19,220
139,021	51,035	None.	76,418	442,425	1,723	64,000	787,294	9,933,175
35,468	1,441	None.	5,353	9,238	None.	None.	53,223	866,262
8,832	2,000	None.	None.	None.	None.	None.	10,832	166,925
122,533	70,605	None.	136,979	82,597	None.	None.	412,714	5,950,102
74,426	None.	None.	5,029	22,810	None.	8,000	110,265	1,176,047
18,100	None.	None.	None.	None.	None.	None.	18,100	185,693
12,833	None.	None.	None.	None.	None.	None.	12,833	108,038
365,969	249,297	2,000	258,245	524,479	32,245	110,660	1,542,895	22,145,760
23,897	487	3,000	5,084	21,500	None.	None.	53,968	436,130
931,793	376,325	5,000	500,119	1,177,068	48,363	182,660	3,221,328	43,191,535
288,397	301,826	26,000	130,231	270,304	82,764	37,320	1,136,842	17,071,713
73,760	7,428	None.	4,000	None.	None.	None.	84,988	1,348,256
395,705	131,797	73,500	675,355	844,524	None.	307,574	2,428,455	23,212,696
3,559	35,314	None.	11,000	None.	6,850	None.	56,723	195,899
66,449	6,930	None.	146,000	1,385,417	None.	500,145	2,104,941	8,897,380
163,499	None.	266	321,238	8,071,919	154	None.	8,557,076	25,761,481
383,580	152,853	33,868	639,281	1,683,737	26,765	None.	2,920,084	30,957,179
156,019	None.	6,262	42,025	1,362,820	2,733,806	12,000	4,312,932	5,155,493
5,639	None.	None.	None.	None.	None.	None.	5,639	73,977
501,132	117,660	2,537,726	760,815	20,674	129,205	None.	4,067,412	44,454,062
9,721	211	None.	695	None.	1,981	None.	12,608	248,872
23,896	3,904	None.	4,131	None.	1,000	None.	32,931	542,354
126,000	1,000	216,500	62,500	325,920	5,304	None.	737,224	3,775,368
None.	None.	None.	None.	None.	None.	160,000	160,000	1,946,000
99,493	37,183	15,884	32,557	136,498	26,292	None.	347,907	8,070,235
82,575	31,679	90,500	87,163	384,371	17,862	101,302	795,452	7,093,779
28,500	6,000	11,000	25,100	144,000	None.	5,000	219,600	1,849,171
2,407,924	833,785	3,011,506	2,942,091	14,630,184	3,031,983	1,123,341	27,980,814	180,653,915

New Policies Issued in Canada in 1904.

	Life.		Endowment.		Term and all other.		Bonus Additions	Total.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
Canadian Companies.		$		$		$	$		$
Canada Life (Canadian business)	2,089	4,016,079	994	1,649,790	34	188,798	None.	3,117	5,854,667
Confederation "	1,876	2,857,775	807	1,268,948	108	261,310	12,664	2,791	4,400,697
Continental	594	725,576	420	477,552	40	74,500	None.	1,057	1,277,628
Crown Life	518	866,210	298	441,000	26	61,200	None.	842	1,368,410
Dominion Life	305	493,500	283	398.300	3	11,000	None.	591	902,800
Excelsior Life	1,210	1.440,361	569	736,523	26	81,000	None.	1,805	2,257,884
Federal Life	1,574	2,164,853	577	799,146	26	46,500	None.	2,177	3,010,499
Great West Life	2,723	3,585,150	746	989,420	334	790,725	None.	3,803	5,365,295
Home Life	717	824,974	309	366,498	6	15,000	None.	1,032	1,206,472
Imperial Life (Canadian business)	1,916	2,701,122	730	1,123,892	37	171,006	540	2,683	3,996,560
London Life { Ordinary	171	127,600	810	850,850	19	31,000	None.	1,000	1,009,450
London Life { Industrial	5,008	539,370	8,186	516,955	None.	None.	None.	13,194	1,056,325
Manufacturers (Canadian business)	1,987	2,762,030	873	1,338,867	53	132,900	7,221	2,913	4,241,018
Mutual Life of Canada (Canadian business)	1,830	2,759,018	1,497	2,007,109	113	244,500	None.	3,440	5,010,627
National Life of Canada	576	877,919	259	299,675	138	297,000	None.	973	1,474,594
North American (Canadian business)	1,522	2,272,706	1,304	1,757,978	303	536,792	141	3,129	4,567,617
Northern Life	799	893,440	274	289,850	34	47,000	None.	1,107	1,230,290
Royal Victoria	518	607,000	160	178,250	19	32,000	None.	697	817,250
Sovereign Life	250	524,895	107	150,700	2	5,228	None.	359	680,823
Subsidiary High Court, A.O.F.	325	295,850	None.	None.	None.	None.	None.	325	295,850
Sun Life (Canadian business)	5,054	6,259 070	2,401	2,089,754	388	23,243	39,375	7,843	8,411,442
Union Life. { Ordinary	184	192,080	198	206,445	1	2,000	None.	383	400,525
Union Life. { Industrial	28,646	4,664,242	65	9,725	None.	None.	None.	28,711	4,673,967
	60,395	42,450,820	21,867	17,947,227	1,710	3,052,702	59,941	83,972	63,510,690
British Companies.									
Commercial Union	8	29,867	3	15,500	None.	None.	439	11	45,806
Edinburgh Life	None.	None.	None.	None.	None.	None.	227	None.	227
London and Lancashire Life	227	352,740	389	509,240	7	13,800	5,226	623	881,006
London Assurance	None.	None.	None.	None.	None.	None.	129	None.	129
North British	1	2,000	2	5,500	None.	None.	1,037	3	8,537
Pelican and British Empire	26	114,500	30	131,000	1	20,000	None.	57	265.500
Royal	67	133,500	47	111,500	8	51,000	None.	122	296,000
Scottish Provident	None.	None.	None.	None.	None.	None.	211	None.	211

Standard	306	743,800	580	823,750	77	296,726	19,950	963	1,884,226
Star	2	2,500	3	4,000	None.	None.	15,958	5	22,458
	637	1,378,907	1,054	1,600,490	93	381,526	43,177	1,784	3,404,100
American Companies.									
Ætna Life	21	13,871	729	1,223,905	125	296,050	None.	875	1,533,826
Equitable	1,123	1,932,967	503	795,105	37	137,500	51,387	1,663	2,916,959
Germania	6	17,600	5	11,000	None.	None.	74	11	28,674
Metropolitan { Ordinary	1,990	2,095,735	3,445	1,869,853	14	57,000	None.	5,449	4,022,588
Metropolitan { Industrial	3,312	427,274	76,733	10,191,775	417	8,903	None.	80,462	10,627,952
Mutual Life of New York	2,107	3,545,895	464	636,930	23	98,875	81,845	2,594	4,363,545
Mutual Reserve Life	2	6,000	None.	None.	7	23,000	None.	9	29,000
New York Life	3,831	6,463,344	1,368	2,077,715	7	154,191	5,373	5,206	8,700,623
Phœnix Mutual	1	1,197	None.	None.	None.	None.	None.	1	1,197
Provident Savings	None.	None.	None.	None.	360	565,700	None.	360	565,700
State Life	None.	None.	None.	None.	324	2,106,000	None.	324	2,106,000
Travelers	154	419,435	179	393,710	73	198,000	None.	406	1,011,145
Union Mutual	477	718,370	178	236,973	1	1,000	4,880	656	961,223
United States	28	27,500	22	48,000	39	167,509	310	89	243,319
	13,052	15,669,188	83,626	17,484,966	1,427	3,813,728	145,869	98,105	37,111,751

RECAPITULATION.

Canadian Companies	60,395	42,450,820	21,867	17,947,227	1,710	3,052,702	59,941	83,972	63,510,690
British "	637	1,378,907	1,054	1,600,490	93	381,526	43,177	1,784	3,404,100
American "	13,052	15,669,188	83,626	17,484,966	1,427	3,813,728	143,869	98,105	37,111,751
	74,084	59,498,915	106,547	37,032,683	3,230	7,247,956	246,987	183,861	104,026,541

Policies in Force in Canada, December 31, 1904.

	Life.		Endowment.		Term and all other.		Bonuses.	Total.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
Canadian Companies.		$		$		$	$		$
Canada Life (Canadian business)	30,027	60,307,289	8,561	14,765,979	126	570,001	3,042,395	38,714	78,685,664
Confederation "	16,092	23,691,991	8,837	12,363,828	1,000	1,761,910	244,864	25,929	38,062,593
Continental	2,299	2,624,720	991	1,141,936	148	287,500	None.	3,438	4,053,556
Crown Life	1,115	1,868,634	626	1,008,000	42	108,566	None.	1,783	2,985,200
Dominion Life	1 819	2,883,782	2,242	2,720,533	14	39,000	10,460	4,075	5,653,775
Excelsior Life	4,608	4,933,613	2,495	2,429,894	162	276,500	3,094	7,265	7,643,101
Federal Life	8,195	11,214,712	2,001	2,748,871	903	2,083,700	563	11,099	16,047,846
Great West Life	10,775	14,801,969	2,261	3,080,581	1,299	2,716,945	11,904	14,335	20,611,399
Home Life	2,349	2,879,647	640	799,906	203	269,500	None.	3,192	3,949,053
Imperial Life (Canadian business)	6,188	11,016,416	3,011	5,398,464	174	823,737	1,317	9,373	17,239,934
London Life—Ordinary	1,332	1,071,547	2,690	2,484,818	184	276,000	191	4,206	3,832,556
London Life—Industrial	20,783	2,145,943	30,869	2,221,037	975	23,761	None.	52,627	4,390,741
Manufacturers (Canadian business)	16,297	20,621,796	5,426	7,600,698	925	1,740,532	24,419	22,648	29,987,445
Mutual Life of Canada "	16,843	24,931,129	10,098	13,898,382	652	1,404,000	None.	27,593	40,233,511
National Life of Canada	1,773	2,731,731	814	1,077,523	338	700,500	None.	2,925	4,509,754
North American (Canadian business)	14,534	20,013,896	6,007	7,738,567	1,876	3,585,732	230,194	22,417	31,568,389
Northern Life	2,470	2,935,453	957	1,053,087	105	134,164	None.	3,533	4,122,704
oyal Victoria	2,153	2,881,844	803	1,011,207	201	311,021	None.	3,157	4,204,072
Sovereign Life	399	980,695	181	289,700	6	12,228	None.	586	1,282,623
Subsidiary High Court, A.O.F.	1,144	1,026,911	None.	None.	None.	None.	None.	1,144	1,026,911
Sun Life (Canadian business)	22,727	29,249,181	14,811	14,398,810	1,812	486,107	562,669	39,350	44,696,767
Union Life—Ordinary	256	263,600	259	247,926	1	2,000	None.	516	513,526
Union Life—Industrial	28,594	4,429,795	1,211	144,458	None.	None.	None.	29,805	4,574,253
	212,772	249,506,294	105,791	98,623,605	11,147	17,613,404	4,132.070	329,710	369,875,373
British Companies									
Commercial Union	200	504,272	31	58,739	1	974	98,457	232	662,442
Edinburgh Life	57	86,317	1	973	None.	None.	26,664	58	113,954
Life Association of Scotland	583	969,387	12	13,502	6	2,214	284,497	601	1,269,600
Liverpool and London and Globe	96	113,668	5	12,678	None.	None.	31,841	101	158,187
London and Lancashire Life	2,096	3,496,344	3,836	5,904,305	136	373,051	159,475	6,068	9,933,175
London Assurance	5	17,520	None.	None.	None.	None.	1,700	5	19,220
North British	311	615,838	28	67,632	None.	None.	182,792	339	866,262
Norwich Union Life	133	142,816	5	7,105	None.	None.	17,004	138	166,925

Pelican and British Empire	1,736	4,094,141	644	1,457,031	2	55,000	343,930	2,382	5,950,102
Royal	326	690,680	118	308,696	13	56,000	120,671	460	1,176,047
Scottish Amicable	73	171,788	None.	None.	None.	None.	13,905	73	185,693
Scottish Provident	40	69,973	None.	None.	None.	None.	38,065	40	108,038
Standard	5,655	11,651,475	5,125	8,348,469	208	965,768	1,180,048	10,988	22,145,760
Star	160	291,764	75	93,821	1	1,000	49,545	236	436,130
	11,474	22,915,983	9,880	16,272,951	367	1,454,007	2,548,594	21,721	43,191,535
American Companies.									
Ætna Life	4,863	5,740,878	6,373	9,366,091	994	1,964,744	None.	12,230	17,071,713
Connecticut Mutual	708	1,307,299	29	40,957	None.	None.	None.	737	1,348,256
Equitable	8,721	17,922,885	2,537	4,752,964	169	396,458	140,389	11,427	23,212,696
Germania	51	89,438	64	105,404	None.	None.	1,057	115	195,899
Metropolitan { Ordinary	4,466	4,913,685	6,323	3,801,195	26	182,500	None.	10,815	8,897,380
Metropolitan { Industrial	28,560	3,266,024	181,294	22,407,210	4,215	88,247	None.	214,069	25,761,481
Mutual Life of New York	12,388	24,135,791	3,200	5,525,226	94	969,116	327,046	15,682	30,957,179
Mutual Reserve Life	2,828	2,699,271	None.	None.	974	2,274,058	182,164	3,802	5,155,493
National Life of United States	89	72,977	1	1,000	None.	None.	None.	90	73,977
New York Life	18,261	31,388,887	6,273	10,819,044	580	2,106,955	139,176	25,114	44,454,062
North-western	200	242,269	5	6,603	None.	None.	None.	205	248,872
Phœnix Mutual	529	525,897	19	8,457	5	8,000	None.	553	542,354
Provident Savings	726	1,209,643	226	310,107	1,159	2,255,618	None.	2,111	3,775,368
State Life	None	None.	None.	None.	301	1,946,000	None.	301	1,946,000
Travelers	1,939	4,300,917	1,148	2,772,432	392	996,886	None.	3,479	8,070,235
Union Mutual	3,384	4,772,701	1,217	1,819,335	210	395,408	106,335	4,811	7,093,779
United States	607	876,486	192	328,585	203	641,623	2,477	1,002	1,849,171
	88,320	103,465,048	208,901	62,064,610	9,322	14,225,613	898,644	306,543	180,653,915

RECAPITULATION.

Canadian Companies	212,772	249,506,294	105,791	98,623,605	11,147	17,613,404	4,132,070	329,710	369,875,373
British "	11,474	22,915,983	9,880	16,272,951	367	1,454,007	2,548,594	21,721	43,191,535
American "	88,320	103,465,048	208,901	62,064,610	9,322	14,225,613	898,644	306,543	180,653,915
	312,566	375,887,325	324,572	176,961,166	20,836	33,293,024	7,579,308	657,974	593,720,823

ASSESSMENT SYSTEM.

ABSTRACT of Life Insurance in Canada (Assessment Plan) for the Year 1904.

Companies.	Total Amount Paid by Members.	Number of Certificates reported as taken.	Amount of Certificates new and taken up.	Number of Certificates in force at date.	Net Amount in force.	Number of Certificates become Claims.	Net Amount become Claims.	Claims Paid	Unsettled Claims.	
									Not Resisted.	Resisted.
CANADIAN COMPANIES.	$		$		$		$	$	$	$
Catholic Mutual Benefit Association	335,608	1,685	1,919,500	19,333	26,072,500	184	284,500	298,045	48,917	None.
Commercial Travellers Mutual Benefit Society	34,015	142	142,000	1,856	1,855,500	29	29,000	29,000	None.	None.
Independent Order of Foresters (Can. Business)	1,181,715	9,791	8,299,500	87,771	94,537,000	669	859,956	831,281	135,506	14,987
Woodmen of the World	112,532	2,137	2,009,500	9,819	10,969,000	64	73,000	69,307	9,000	3,000
Totals for 1904	1,663,870	13,755	12,370,500	118,779	133,434,000	946	1,246,456	1,227,633	193,423	17,987
Totals for 1903	1,527,759	14,215	12,685,000	112,382	127,634,000	222	992,387	977,634	183,936	12,500

SUPREME COURT OF THE INDEPENDENT ORDER OF FORESTERS, 1904.

Life and Endowment Department.

—	Total Amount Paid by Members.	Number of Certificates reported as taken.	Amount of Certificates new and taken up.	Number of Certificates in force at date.	Net Amount in force.	Net Amount become Claims.	Claims paid.	Unsettled Claims, including Disability.	
								Not Resisted.	Resisted.
	$		$		$	$	$	$	$
In Canada	1,181,715	9,791	8,299,500	87,771	94,537,000	859,956	831,281	135,506	14,987
In other countries	1,992,487	18,939	15,200,500	138,105	148,359,000	1,143,913	1,099,872	170,288	52,340
Totals	3,174,202	28,730	23,500,000	225,876	242,896,000	2,003.869	1,931,153	305,794	67,327

Sick and Funeral Department.

In Canada	185,897	3,811	.....	33,374	.....	157,405	157,918	24,223	756
In other countries	70,606	1,072	.....	11,927	.....	54,846	55,165	10,582	534
Totals	256,503	4,883	.....	45,301	.....	212,251	213,083	34,805	1,290

AMOUNTS of Life Insurance terminated in Natural Course or by Surrender and Lapse among Assessment Life Companies in Canada, during the Year 1904.

Companies.	Amount terminated by		Total Terminated.
	Death.	Surrender, Expiry or Lapse.	
Canadian Companies.	$	$	$
Catholic Mutual Benefit Association	284,500	389,000	673,500
Commercial Travellers' Mutual Benefit Society	29,000	98,500	127,500
Independent Order of Foresters (Canadian business)	764,289	4,144,211	4,908,500
Woodmen of the World	73,000	804,000	877,000
Totals for 1904	1,150,789	5,435,711	6,586,500
Totals for 1903	926,079	5,249,421	6,175,500

TABLE showing the Total Assets, and their nature, of Canadian Companies doing business of Life Insurance upon the Assessment Plan.

CANADIAN COMPANIES—ASSETS, 1904.

Companies.	Commenced business in Canada.	Real Estate.	Loans on Real Estate	Cash Loans and Premium Obligations on Policies in Force.	Stocks, Bonds and Debentures.	Cash on hand and in Banks.	Agents' Balances and Bills Receivable.	Interest and Rents Due and Accrued	Dues from Members.	Other Assets.	Total Assets
		$ c.	$ c.	$ c	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Catholic Mutual.....	Feb. 10 1880	None.	None.	None.	None.	185,686 57	None.	None.	42,353 89	1,350 00	229,390 46
Commercial Travellers	July, 1881	None.	13,200 00	None.	29,805 48	8,504 91	None.	377 94	None.	330 00	52,218 33
Independent Order of Foresters	" 1881	844,055 46	3,986,311 97	1,400 00	2,976,824 17	231,279 24	None.	152,922 85	None.	179,878 09	8,372,671 78
Woodmen of the World	" 1893	None.	40,369 45	None.	71,950 41	14,791 46	222 25	859 36	14,366 98	1,954 07	144,513 98
Totals.....	... .	844,055 46	4,039,881 42	1,400 00	3,078,580 06	440,262 18	222 25	154,160 15	56,720 87	183,512 16	8,798,794 55

ASSESSMENT LIFE COMPANIES

CANADIAN COMPANIES—LIABILITIES, 1904.

Companies.	Claims Unsettled.	Due on Account of General Expenses.	Other Liabilities	Total Liabilities (not including reserve).
	$ cts.	$ cts.	$ cts.	$ cts.
Catholic Mutual	48,916 67	1,955 81	10,999 75	61,872 23
Commercial Travellers	None.	None.	461 55	461 55
Independent Order of Foresters	410,215 25	9,953 70	254,498 81	674,667 76
Woodmen of the World	12,000 00	760 92	7,977 65	20,738 57
Totals	471,131 92	12,670 43	273,937 76	757,740 11

INCOME, 1904.

	Assessments	Fees and Dues.	Interest.	Other Receipts.	Total Income.
Canadian Companies.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Catholic Mutual	314,952 80	20,654 71	4,831 96	2,609 90	343,049 37
Commercial Travellers	30,158 83	3,856 00	2,080 42	None.	36,095 25
*Independent Order of Foresters	3,158,145 08	272,360 66	263,520 55	5,197 58	3,699,223 87
Woodmen of the World	92,678 95	19,852 59	4,113 40	1,004 18	117,649 12
Totals	3,595,935 66	316,723 96	274,546 33	8,811 66	4,196,017 61

EXPENDITURE, 1904.

	Paid to Members.	General Expenses.	Total Expenditure.	Excess of Income over Expenditure.
Canadian Companies.	$ cts.	$ cts.	$ cts.	$ cts.
Catholic Mutual	298,044 87	33,912 49	331,957 36	11,092 01
Commercial Travellers	29,000 00	3,568 53	32,568 53	3,526 72
Independent Order of Foresters	2,144,235 43	523,543 84	2,667,779 27	1,031,444 60
Woodmen of the World	69,306 82	29,033 41	98,340 23	19,308 89
Totals	2,540,587 12	590,058 27	3,130,645 39	1,065,372 22

* Including the sick and funeral department

TABLE showing Total Assets, and their nature, of Canadian Companies doing business of Accident, Sickness, Guarantee, Plate Glass, Burglary Guarantee, or Steam Boiler Insurance.

CANADIAN COMPANIES—ASSETS, 1904.

Companies.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.	Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest Due and Accrued.	Outstanding and Deferred Premiums	Other Assets.	Total Assets.	Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Accident and Guarantee Co. of Canada.	None.	None.	37,630 00	None.	921 76	8,576 03	357 50	5,695 21	1,547 51	54,728 01	Accident and Sickness.
Boiler Inspection.....	None.	10,200 00	89,279 47	9,330 00	8,520 80	15,957 12	1,593 40	5,041 26	2,155 50	142,077 55	Steam Boiler, &c.
Canada Accident.....	None.	None.	115,623 61	None,	10 65	10,876 74	474 31	3,486 97	1,062 55	131,534 83	Accident, Plate Glass and Sickness.
Canadian Ry. Accident .	None.	19,000 00	55,810 75	None.	3,776 15	14,128 73	777 90	39,431 41	1,935 16	134,860 10	Accident and Sickness.
Dominion Guarantee Co., Limited.	None.	None.	43 150 80	None.	None.	10,892 01	None.	3,756 50	30,888 06	88,687 37	Burglary Guarantee.
Dominion of Canada Guarantee & Accident.	None.	9,518 66	172,806 24	None.	2,222 54	25,896 69	2,057 00	27,293 60	3,004 43	242,799 16	Guarantee, Accident and Sickness.
Dominion Plate Glass...	None.	None.	16,000 00	None.	903 65	2,700 55	None.	None.	10,902 80	30,507 00	Plate Glass.
Guarantee Co. of N. A..	60,350 00	None.	1,063,592 67	None.	None.	137,903 97	7,335 49	6,044 78	3,691 55	1,278,918 46	Guarantee.
Ontario Accident.	None.	None.	44,324 45	None.	2,302 31	34,066 76	248 40	38,950 09	None.	119,892 01	Accident and Sickness.
Totals.....	60,350 00	38,718 66	1,638,217 99	9,330 00	18,657 86	260,998 60	12,844 00	129,699 82	55,187 56	2,224,004 49	

TABLE Showing the Total Liabilities of Canadian Companies doing business of Accident, Guarantee, Plate Glass, Burglary Guarantee, or Steam Boiler Insurance.

CANADIAN COMPANIES—LIABILITIES, 1904.

Companies.	Unsettled Losses.	* Reserve of Unearned Premiums.	Sundry.	Total Liability, not including Capital Stock.	Excess of Assets over Liabilities.	Capital Stock paid up or in course of Collection.	Nature of Business,
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
Accident and Guarantee Co. of Canada	656 56	10,716 77	1,567 32	12,940 65	41,787 36	45,502 00	Accident and Sickness.
Boiler Inspection	None.	63,008 34	2,263 25	65,271 59	76,805 96	75,075 00	Steam Boiler.
Canada Accident	4,647 85	37,650 21	1,198 30	43,496 36	88,038 47	43,320 00	Accident, Plate Glass and Sickness.
Canadian Railway Accident	20,000 00	95,609 52	None.	115,609 52	19,250 58	40,000 00	Accident and Sickness.
Dominion Guarantee Co., Limited	1,646 70	11,460 28	7,375 35	20,482 33	68,205 04	60,000 00	Burglary Guarantee.
Dominion of Canada Guarantee and Accid't	13,506 88	94,687 45	2,398 00	110,592 33	132,206 83	106,830 00	Guarantee, Accident and Sickness.
Dominion Plate Glass	None.	27,839 54	None.	27,839 54	2,667 46	10,000 00	Plate Glass.
Guarantee Company of N. A.	35,478 00	105,732 47	27,040 58	168,251 05	1,110,667 41	304,600 00	Guarantee,
Ontario Accident	35,000 00	74,642 32	152 31	109,794 63	10,097 38	50,070 00	Accident and Sickness.
Totals	110,935 99	521,346 90	41,995 11	674,278 00	1,549,726 49	735,397 00	

* The amounts in this column give the *pro rata* of gross premiums for the unexpired terms of all policies of the several companies in force at December 31, 1904, as provided in the statutes in that behalf. Upon the assumption that adequate premiums have been collected these amounts may be regarded as considerably in excess of the sums which would ordinarily be required to pay the losses to accrue under outstanding risks, a fact which may be properly be taken into account in the case of individual companies in considering questions of actual or probable as distinguished from *legal* surplus, declaring dividends, impairment of capital or other cognate subjects.

SESSIONAL PAPER No. 8

TABLE showing the Income and Expenditure of Canadian Companies doing business of Accident, Guarantee, Plate Glass, Burglary Guarantee or Steam Boiler Insurance.

INCOME, 1904.

Companies.	Net Cash for Premiums.	Interest and Dividends on Stocks, &c.	Sundry.	Total Cash Income.	Received on Account of Capital not included in Income.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Accident and Guarantee Co	22,442 84	1,335 05	95 00	23,872 89	582 00
Boiler Inspection	46,703 02	5,486 08	687 39	52,876 49	None.
Canada Accident	48,252 50	4,353 50	None.	52,606 00	None.
Canadian Railway Accident	194,020 00	2,841 67	None.	196,861 67	None.
Dominion Guarantee Co., Limited	21,047 82	1,832 15	None.	22,879 97	None.
Dom. of Canada Guarantee and Accident	209,652 35	6,734 53	None.	216,386 88	None.
Dominion Plate Glass	21,349 61	1,324 40	None.	22,674 01	None.
Guarantee Co. of North America	197,809 45	49,098 10	3,221 67	250,129 22	None.
Ontario Accident	210,304 67	1,916 29	None.	212,220 96	6,375 00
Totals	971,582 26	74,921 77	4,004 06	1,050,508 09	6,957 00

EXPENDITURE, 1904.

Companies.	Paid for Losses.	General Expenses.	Dividends or Bonuses to Stock-holders.	Total Cash Expenditure	Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.	
Accident and Guarantee Co	8,736 47	16,174 82	None.	24,911 29	Accident & Sickness.
Boiler Inspection	3,347 00	42,654 15	4,504 50	50,505 71	Steam Boilers.
Canada Accident	12,447 25	24,134 76	4,184 54	40,766 53	Accident, Sickness & Plate Glass.
Canadian Railway Accident	100,876 87	82,447 99	2,400 00	185,724 86	Accident & Sickness.
Dominion Guarantee Co., Ltd.	7,420 20	10,201 12	4,800 00	22,421 32	Burglary Guarantee.
Dom. of Canada G'tee & Acc'nt.	84,805 00	92,361 90	10,683 00	187,849 90	Guarantee, Accident & Sickness.
Dominion Plate Glass	7,375 86	12,894 80	2,000 00	22,270 66	Plate Glass.
Guarantee Co. of North America	50,159 91	118,754 51	24,368 00	193,282 42	Guarantee.
Ontario Accident	104,594 69	100,493 90	2,621 70	207,715 29	Accident & Sickness.
Totals	379,763 29	500,122 95	55,561 74	935,447 98	

ABSTRACT of Guarantee Business in Canada for the Year 1904.

—	Premiums of the Year.	Number of policies, New and Renewed.	Amount of policies, New and Renewed.	Number of policies in force in Canada at date.	Net amount in force at date.	Losses incurred during the Year.	Claims paid.	Unsettled Claims.	
								Not Resisted	Resisted
	$		$		$	$	$	$	$
American Surety.. ...	6,501	883	1,614,791	739	1,371,017	1,298	2,884	1,090	None.
Dominion of Canada Guarantee & Accident.	25,572	1,653	7,715,829	1,647	6,293,629	4,354	4,145	1,098	None.
Employers Liability.....	28,963	4,691	6,772,831	4,409	6,226,431	5,685	2,571	5,724	None.
Guarantee Co. of N. A..	30,421	.....	10,094,978	.....	8,631,928	4,618	3,142	1,476	None
London Guarantee and Accident	52,114	3,120	13,376,116	2,958	12,893,666	9,606	8,377	1,903	2,500
Railway Passengers.....	937	68	191,850	68	191,850	None.	None.	None.	None.
United States Fidelity and Guaranty	12,217	1,049	3,666 095	952	3,251,934	11,528	4,189	3,805	3,700
Totals	156,725	11,464	43,432,400	10,773	38,860,455	37,089	25,308	15,101	6,200

ABSTRACT of Accident Business in Canada for the Year 1904.

Accident and Guarantee.	17,725	2,346	3,289,800	2,326	2,586,800	5,039	4,923	504	None.
Canada Accident.....	23,620	2,510	6,944,250	2,472	6,623,251	8,884	5,589	1,711	2,000
Canadian Railway	188,385	19,797	25,889,581	16,416	19,912,608	86,700	84,062	8,828	None.
Dominion of Canada Guarantee & Accident.	184,080	17,440	26,780,887	15,495	24,711,821	65,892	63,442	10,055	None.
Employers Liability.....	26,467	1,932	5,715,050	1,859	5,441,300	8,208	9,979	1,012	None.
London Guarantee and Accident	75,198	6,776	14,642,800	6,706	14,510,600	20,970	22,594	3,460	None.
Maryland Casualty	9,608	735	1,976,250	552	1,454,750	3,199	3,033	376	None.
Ocean Accident and Guarantee	90,551	.....	22,742,166	.....	22,167,416	60,687	58,222	13,975	None.
Ontario Accident.	60,752	4,646	10,365,150	4,372	7,467,150	37,006	29,049	10,000	None.
Railway Passengers.....	19,429	1,368	3,672,350	1,357	3,630,350	2,731	2,516	565	None.
Sun	138	None.	None.	27	9,000	20	20	None.	None.
Travelers.....	109,415	*7,680	22,162,057	5,262	16,205,701	52,287	52,114	6,173	None.
Totals	805,668	65,230	144,180,341	56,844	124,720,747	351,623	335,543	56,659	2,000

* Not including 7,286 ticket risks for $36,430,000.

ABSTRACT of Plate Glass Insurance in Canada for the Year 1904.

—	Premiums of the Year.	Number of policies, New and Renewed.	Amount of policies, New and Renewed.	Number of policies in force in Canada at date.	Net amount in force at date.	Losses incurred during the Year.	Claims paid.	Unsettled Claims.	
								Not Resisted.	Resisted.
	$		$		$	$	$	$	$
Canada Accident	15,953	1,256		2,263		5,512	5,797	582	None.
Dominion Plate Glass	21,350	1,253		3,027		7,376	7,376	None.	None.
Lloyds Plate Glass	47,319	3,272		6,937		20,604	19,104	2,500	None.
New York Plate Glass	18,272		285,620	2,179	323,916	4,374	4,302	89	None.
Totals	102,894			14,406		37,866	36,579	3,171	None.

ABSTRACT of Employers' Liability Insurance in Canada for the Year 1904.

Canada Accident	1,002	16	165,000	21	220,000	None.	None.	None.	None.
Canadian Railway	5,335	8	80,000	8	80,000	452	452	None.	None.
Employers Liability	235,880	1,370	13,793,000	1,316	13,253,000	107,086	132,410	29,940	None.
London Guarantee and Accident	10,608	145	1,191,866	144	1,185,866	3,733	1,578	2,900	None.
Maryland Casualty	47,916	248	669,000	218	589,000	30,596	11,454	26,325	None.
Ocean Accident and Guarantee	54,259		3,887,500		4,121,000	25,632	26,207	16,375	None.
Ontario Accident	130,044	1,008	6,678,500	936	6,112,750	83,969	65,191	23,500	None.
Railway Passengers	1,385	10	100,000	10	100,000	None.	None.	None.	None.
Travelers	9,405	47	560,000	47	560,000	14,867	6,774	5,000	3,093
Totals	495,834		27,124,866		26,221,616	266,335	244,066	104,040	3,093

ABSTRACT of Burglary Guarantee Insurance in Canada for the Year 1904.

Dominion Guarantee Co., Limited	21,048	1,606	3,159,341	1,526	3,024,891	7,397	7,420	1,647	None.

ABSTRACT of Steam Boiler Insurance in Canada for the Year 1904.

Boiler Inspection and Insurance Company	46,703	797	2,929,275	1,529	6,189,925	3,347	3,347	None.	None.
Maryland Casualty	2,897	25	373,000	23	320,000	None.	None.	None.	None.
Totals	49,600	822	3,302,275	1,552	6,509,925	3,347	3,347	None.	None.

ABSTRACT of Inland Transit Insurance in Canada for the Year 1904.

—	Premiums of the Year.	Number of Policies, New and Renewed.	Amount of Policies, New and Renewed.	Number of Policies in force at date.	Net amount in force at date.	Losses incurred during the Year.	Claims paid.	Unsettled Claims.	
								Not resisted.	Resisted.
	$		$		$	$	$	$	$
American and Foreign Marine	7,208	1,512	50,027,900	None.	None.	569	569	None.	None.
Marine Insurance Company	32,870	.....	82,906,149	None.	None.	13,810	13,810	None.	None.
Totals	40,078	.....	132,934,049	None.	None.	14,379	14,379	None.	None.

THE GUARANTEE COMPANY OF NORTH AMERICA.

In Canada	30,421	.....	10,094,978	.....	8,631,928	4,618	3,142	1,476	None.
In other Countries	167,388	.....	75,874,429	.....	52,863,621	64,579	47,018	26,422	7,580
Totals	197,809	.....	85,969,407	.....	61,495,549	69,197	50,160	27,898	7,580

ABSTRACT of Sickness Insurance in Canada for the Year 1904.

Accident and Guarantee Company	4,717	1,201	.....	1,198	.....	3,261	3,814	152	None.
*Ancient Ord. of Forest'rs	103,276	.....	.....	.....	.....	68,617	68,617	.....	.....
Canada Accident	4,137	1,793	.....	1,788	.....	665	655	10	None.
Canadian Railway Accident	.....	.....	.....	.....	.....	16,233	16,363	1,488	None.
Dominion of Canada Guarantee and Accident	.....	.....	.....	.....	.....	16,337	17,218	2,354	None.
Employers Liability	11,312	2,009	1,588,750	2,085	1,579,500	8,375	7,236	1,990	None.
*Independent Order of Foresters	185,897	3,811	.....	33,374	.....	157,405	157,918	24,223	756
London Guarantee and Accident	7,692	1,608	862,395	1,582	845,395	5,341	4,777	740	None.
Maryland Casualty	1,748	317	458,850	264	383,250	544	94	450	None.
Ocean Accident and Guarantee	14,252	.....	.....	.....	.....	10,463	9,528	2,485	None.
Ontario Accident	19,509	2,569	.....	2,115	.....	9,706	10,355	1,500	None
Railway Passengers	.....	.....	.....	.....	.....	931	816	115	None.
Woodmen of the World	1,379	441	.....	504	.....	344	344	None.	None.
Totals	353,919	.....	.....	.....	.....	298,222	297,735	35,507	756

ABSTRACT of Contract Insurance in Canada for the Year 1904.

American Surety	3,983	226	1,007,705	202	946,203	98	98	None.	None.
United States Fidelity and Guaranty	11,331	165	1,107,743	139	1,201,402	None.	None.	None.	None.
Totals	15,314	391	2,115,448	341	2,147,605	98	98	None.	None.

* Including funeral benefits.

ABSTRACT of Guarantee, Accident, Sickness and Plate Glass business done by Companies which combine more than one class of business.

THE ACCIDENT AND GUARANTEE COMPANY OF CANADA.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed.	Amount of Policies, new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims paid.	Unsettled Claims.		Remarks.
								Not Resisted	Resisted.	
	$		$		$	$	$	$	$	
Accident	17,725	2,346	3,289,800	2,326	2,586,800	5,039	4,923	504	None.	Total business, Dec. 31, 1904.
Sickness	4,717	1,201	.....	1,198	.....	3,261	3,814	152	None.	
Totals	22,442	3,547	.....	3,524	.....	8,300	8,737	656	None.	

THE CANADA ACCIDENT ASSURANCE COMPANY.

Accident	27,160	2,881	8,325,965	2,838	7,980,633	9,601	5,995	2,090	2,000	Total business, Dec. 31, 1904.
Sickness	4,137	1,793	.....	1,788	.....	665	655	10	None.	
Plate Glass	15,953	1,256	.....	2,263	.....	5,512	5,797	582	None.	
Employers' Liability	1,002	16	165,000	21	220,000	None.	None.	None.	None.	
Totals	48,252	5,946	.....	6,910	.....	15,778	12,447	2,682	2,000	

THE CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY.

Accident	194,020	19,805	25,969,581	16,424	19,992,608	87,152	84,514	8,828	None.	Total business, Dec. 31, 1904.
Sickness						16,233	16,363	1,488	None.	
Totals	194,020	19,805	25,969,581	16,424	19,992,608	103,385	100,877	10,316	None.	

THE ONTARIO ACCIDENT INSURANCE COMPANY.

Accident	60,752	4,646	10,365,150	4,372	7,467,150	37,006	29,049	10,000	None.	Total business, Dec. 31, 1904.
Sickness	19,509	2,569	.....	2,115	.....	9,706	10,355	1,500	None.	
Employers' Liability	130,044	1,008	6,678,500	936	6,112,750	83,969	65,191	23,500	None.	
Totals	210,305	8,223	.....	7,423	.....	139,681	104,595	35,000	None.	

AMOUNT of Guarantee, Accident, Sickness and Plate Glass business done by Companies which combine more than one class of business—*Concluded.*

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Number of Policies new and renewed.	Amount of Policies new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the year.	Claims Paid.	Unsettled Claims.		Remarks.
								Not Resisted	Resisted.	
	$		$		$	$	$	$	$	
Guarantee	25,572	1,653	7,715,829	1,647	6,293,629	4,354	4,145	1,098	None.	Total business, Dec. 31, 1904.
Accident	184,080	17,440	26,780,887	15,495	24,711,821	65,892	63,442	10,055	None.	
Sickness						16,337	17,218	2,354	None.	
Totals	209,652	19,093	34,496,716	17,142	31,005,450	86,583	84,805	13,507	None.	
THE EMPLOYERS LIABILITY ASSURANCE CORPORATION.										
Guarantee	28,963	4,691	6,772,831	4,409	6,226,431	5,685	2,571	5,724	None.	In Canada, Dec. 31, 1904.
Accident	26,467	1,932	5,715,050	1,859	5,441,300	8,208	9,979	1,012	None.	
Sickness	11,312	2,099	1,588,750	2,085	1,579,500	8,375	7,236	1,990	None.	
Employers' Liability	235,880	1,370	13,793,000	1,316	13,253,000	107,086	132,410	29,940	None.	
Totals	302,622	10,092	27,869,631	9,669	26,500,231	129,354	152,196	38,666	None.	
THE LONDON GUARANTEE AND ACCIDENT COMPANY.										
Guarantee	52,114	3,120	13,376,116	2,958	12,893,666	9,606	8,377	1,908	2,500	In Canada, Dec. 31, 1904.
Accident	75,198	6,776	14,642,800	6,706	14,510,600	20,970	22,594	3,460	None.	
Sickness	7,692	1,608	862,395	1,582	845,395	5,341	4,777	740	None.	
Employers' Liability	10,608	145	1,191,866	144	1,185,866	3,733	1,578	2,900	None.	
Totals	145,612	11,649	30,073,177	11,390	29,435,527	39,650	37,326	9,008	2,500	
THE MARINE INSURANCE COMPANY.										
Inland Marine	1,897	. . .	340,662	None.	None.	None.	None.	None.	None.	In Canada, Dec. 31, 1904.
Inland Transit	32,870		82,906,149	None.	None.	13,810	13,810	None.	None.	
Totals	34,767		83,246,811	None.	None.	13,810	13,810	None.	None.	

THE OCEAN ACCIDENT AND GUARANTEE CORPORATION.

Accident	90,551	.....	22,742,166	.....	22,167,416	60,687	58,222	13,975	None.	In Canada Dec. 31, 1904.
Sickness	14,252	.....	.....	.....	.....	10,463	9,528	2,485	None.	
Employers' Liability	54,259	.....	3,887,500	.....	4,121,000	25,632	26,207	16,375	None.	
Totals	159,062	.....	.....	.....	.....	96,782	93,957	32,835	None.	

THE RAILWAY PASSENGERS ASSURANCE COMPANY.

Guarantee	937	68	191,850	68	191,850	None.	None.	None.	None.	In Canada, Dec. 31, 1904.
Accident	19,429	1,368	3,672,350	1,357	3,630,350	2,731	2,516	565	None.	
Sickness						931	816	115	None.	
Employers' Liability	1,385	10	100,000	10	100,000	None.	None.	None.	None.	
Totals	21,751	1,446	3,964,200	1,435	3,922,200	3,662	3,332	680	None.	

THE UNITED STATES FIDELITY AND GUARANTY COMPANY.

Guarantee	12,217	1,049	3,666,095	952	3,251,934	11,528	4,189	3,805	3,700	In Canada, Dec. 31, 1904.
Contract	11,331	165	1,107,743	139	1,201,402	None.	None.	None.	None.	
Totals	23,548	1,214	4,773,838	1,091	4,453,336	11,528	4,189	3,805	3,700	

THE TRAVELERS INSURANCE COMPANY.

Accidents	109,415	7,680	22,162,057	5,262	16,205,701	52,287	52,114	6,173	None.	In Canada, Dec. 31, 1904.
Employers' Liability	9,405	47	560,000	47	560,000	14,867	6,774	5,000	3,093	
Totals	118,820	7,727	22,722,057	5,309	16,765,701	67,154	58,888	11,573	3,093	

THE MARYLAND CASUALTY COMPANY.

Accidents	9,608	735	1,976,250	552	1,454,750	3,199	3,033	376	None.	In Canada, Dec. 31, 1904.
Sickness	1,748	317	458,850	264	383,250	544	94	450	None.	
Employers' Liability	47,916	248	669,000	218	589,000	30,596	11,454	26,325	None.	
Steam Boiler	2,897	25	373,000	23	320,000	None.	None.	None.	None.	
Totals	62,169	1,325	3,477,100	1,057	2,747,000	34,339	14,581	27,151	None.	

THE AMERICAN SURETY COMPANY.

Guarantee	6,501	883	1,614,701	739	1,371,017	1,298	2,884	1,090	None.	In Canada, Dec. 31, 1904.
Contract	3,983	226	1,007,705	202	946,203	98	98	None.	None.	
Totals	10,484	1,109	2,622,406	941	2,317,220	1,396	2,982	1,090	None.	

LIST of Insurance Companies Licensed to do business in Canada under the Insurance Act, as at June 30, 1905.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance business for which Licensed.
		Par Value.	Accepted Value.	
		$	$	
The Acadia Fire Insurance Company	F. W. Bennett, Chief Agent, Halifax, N.S.	55,000	52,250	Fire.
The Accident and Guarantee Company of Canada	F. J. J. Stark, Chief Agent, Montreal	39,333	35,177	Accident and Sickness.
The Ætna Insurance Co., Hartford, Connecticut	F. W. Evans, General Agent, Montreal	180,793	171,753	Fire and Inland Marine.
The Ætna Life Insurance Co., Hartford, Connecticut	Wm. H. Orr, Manager, Toronto	4,177,011	3,967,613	Life.
The Alliance Assurance Company, Limited	T. D. Belfield, Chief Agent, Montreal	213,809	209,532	Fire.
The American and Foreign Marine Insurance Company	Robert J. Dale, Chief Agent, Montreal	25,000	25,000	Insuring registered mail matter in transit from any one point in Canada to any other point in Canada.
The American Surety Company of New York	Alex. Dixon, Chief Agent, Toronto	97,333	97,333	Guarantee Insurance and the business of executing and guaranteeing bonds, undertakings and obligations by law allowed, including those in actions and proceedings and those conditioned for the performance of contracts.
The Anglo-American Fire Insurance Company	Armstrong Dean, Chief Agent, Toronto	51,120	50,583	Fire.
The Atlas Assurance Company, Limited	Matthew C. Hinshaw, Chief Agent, Montreal	376,333	374,873	Fire.
The Boiler Inspection and Insurance Company of Canada	W. B. McMurrich, Agent, Toronto	56,669	53,136	Steam Boiler, &c.
The British America Assurance Company	P. H. Sims, Secretary, Toronto	62,300	59,185	Fire and Inland Marine.
The British and Foreign Marine Insurance Co., Limited	Robert J. Dale, Chief Agent, Montreal	117,900	111,150	Inland Marine and insuring registered mail matter in transit from any one point in Canada to any other point in Canada.
The Caledonian Insurance Company	Lansing Lewis, Manager, Montreal	246,826	233,521	Fire.
The Canada Accident Assurance Company	T. H. Hudson, Chief Agent, Montreal	38,035	36,336	Accident, Sickness and Plate Glass.
The Canada Life Assurance Company	Hon. Geo. A. Cox, President, Toronto	61,000	57,950	Life.
The Canadian Casualty and Boiler Insurance Company	A. G. C. Dinnick, Chief Agent, Toronto	45,000	40,500	Accident, Sickness and Accidental Damage to Personal Property.
The Canadian Railway Accident Insurance Company	John Emo, Chief Agent, Ottawa	30,431	30,153	Accident and Sickness.

The Canadian Fire Insurance Company	R. T. Riley, Chief Agent, Winnipeg	70,000	66,500	Fire.
The Central Life Insurance Company of Canada	John M. Spence, Chief Agent, Toronto	54,000	50,910	Life
The Commercial Union Ass. Co., Limited, London, Eng.	James McGregor, Chief Agent, Montreal	593,247	584,000	Fire, Inland Marine & Life.
The Confederation Life Association	J. K. Macdonald, Managing Director, Toronto	84,500	80,275	Life.
The Connecticut Fire Insurance Company, Hartford, Conn.	Dewar & Bethune, Chief Agents, Ottawa	100,000	100,000	Fire.
The Continental Life Insurance Company	Geo. B. Woods, Chief Agent, Toronto	55,000	52,250	Life.
The Crown Life Insurance Company	Arthur J. Hughes, Chief Agent, Toronto	55,693	52,608	Life.
The Dominion Guarantee Co., Limited	Charles W. Hagar, Chief Agent, Montreal	28,000	26,600	Burglary Guarantee.
The Dominion Life Assurance Company	Thos. Hilliard, Man'g Director, Waterloo, Ont.	56,436	53,614	Life.
The Dominion of Canada Guarantee and Accident Insurance Company	J. E. Roberts, Chief Agent, Toronto	110,866	104,694	Guarantee, Accident and Sickness.
The Dominion Plate Glass Insurance Company	Alexander Ramsay, Chief Agent, Montreal	16,000	15,450	Plate Glass.
The Empire Accident and Surety Company	Malcolm L. Leitch, Chief Agent, London, Ont.	80,000	80,000	Accident, Sicknesss and Guarantee.
The Employers' Liability Assurance Corporation, Limited	Richard I. Griffin, Chief Agent, Montreal	228,977	220,411	Guarantee, Accident and Sickness.
†The Equitable Life Assurance Society of the United States	Seargent P. Stearns, Manager, Montreal	1,912,603	1,840,260	Life.
The Equity Fire Insurance Company	Wm. G. Brown, Chief Agent, Toronto	52,853	50,211	Fire.
The Excelsior Life Insurance Company	Edwin Marshall, Chief Agent, Toronto	54,000	52,300	Life.
The Federal Life Assurance Company of Canada	David Dexter, Managing Director, Hamilton	76,982	71,752	Life.
The Fidelity and Casualty Company of New York	Lukis, Stewart & Co., Chief Agents, Montreal	90,000	90,000	Burglary, Accident and Sickness.
The German American Insurance Company	Walter Kavanagh, Chief Agent, Montreal	110,000	100,100	Fire.
The Germania Life Insurance Company	C. R. G. Johnson, Chief Agent, Montreal	172,333	168,583	Life.
The Great West Life Assurance Company	J. H. Brock, Managing Director, Winnipeg, Man.	56,000	53,200	Life.
The Guarantee Company of North America	Edward Rawlings, Manager, Montreal	58,400	55,600	Guarantee.
The Guardian Assurance Co., Limited, London, Eng.	Hugh M. Lambert, Chief Agent, Montreal	397,033	388,213	Fire.
The Hartford Fire Insurance Company, Hartford, Conn.	Peter A. McCallum, Chief Agent, Toronto	244,173	246,877	Fire.
The Home Life Association of Canada	A. J. Pattison, Chief Agent, Toronto	58,400	57,913	Life.
The Home Insurance Company	F. W. Evans, Chief Agent, Montreal	250,000	250,000	Fire and Inland Marine.
The Imperial Guarantee and Accident Insurance Company of Canada	Alfred L. Davis, Chief Agent, Toronto	100,000	95,750	Guarantee, Accident and Sickness.
The Imperial Life Assurance Co. of Canada	F. G. Cox, Manager, Toronto	239,705	225,290	Life.
The Insurance Co. of North America, Philadelphia, Pa.	Robert Hampson & Son, Chief Agents, Montreal	181,173	171,123	Fire and Inland Marine.
The International Fidelity Insurance Company	George H. Watson, Chief Agent, Toronto	5,000	5,000	Guarantee Insurance, restricted to employees of Singer Sewing Machine Company.
The Law Union and Crown Insurance Co	J. E. E. Dickson, Chief Agent, Montreal	171,933	153,628	Fire.
The Liverpool and London and Globe Insurance Company, Liverpool, Eng	J. Gardner Thompson, Chief Agent, Montreal	770,049	756,598	Fire and Life.
The Lloyds' Plate-Glass Insurance Company, New York	East nure & Lightbourn, Chief Agents, Toronto.	68,198	66,598	Plate Glass.
The London Assurance	W. Kennedy, W. B. Colley, Joint Chief Agents, Montreal	167,000	158,650	Fire, Life & Inland Marine.
The London Guarantee and Accident Co., Limited	D. W. Alexander, Chief Agent, Toronto	90,033	88,087	Guarantee, Accident and Sickness.
The London and Lancashire Fire Ins. Co., Liverpool, Eng.	Alfred Wright, Chief Agent, Toronto	229,267	221,856	Fire.

LIST of Insurance Companies Licensed to do business in Canada under the Insurance Act, &c.—*Concluded.*

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance business for which Licensed.
		Par Value.	Accepted Value.	
		$	$	
‡The London and Lancashire Life Assurance Co.	B. Hal. Brown, Manager, Montreal	129,000	124,550	Life.
The London Mutual Fire Ins. Co. of Canada	Herbert Waddington, Secretary, Toronto, Ont	57,800	54,910	Fire.
The London Life Insurance Co.	J. G. Richter, Manager, London, Ont.	60,000	57,000	Life.
The Manitoba Assurance Company	J. Gardner Thompson, Chief Agent, Montreal	54,867	52,367	Fire.
The Manufacturers Life Insurance Co.	J. F. Junkin, Chief Agent, Toronto	184,985	174,798	Life.
The Marine Insurance Co., Limited	W. J. G. Thomson, Chief Agent, Halifax	126,533	109,717	Inland Marine and insuring registered mail matter in transit from any one point in Canada to any other point in Canada.
The Maryland Casualty Co., Baltimore, Md	J. William Mackenzie, Chief Agent, Toronto	93,707	89,313	Accident, Sickness and Steam Boiler.
The Metropolitan Life Insurance Co., New York.	John Tilton, Chief Agent, Ottawa	2,612,629	2,512,912	Life.
The Mercantile Fire Insurance Company	Alfred Wright, Chief Agent, Toronto	95,979	93,432	Fire.
The Montreal-Canada Fire Insurance Company	Alphonse Robillard, Chief Agent, Montreal	60,000	57,000	Fire.
The Mutual Life Assurance Co. of Canada	Geo. Wegenast, Manager, Waterloo	108,500	103,075	Life.
††The Mutual Life Insurance Co. of New York	Fayette Brown, Manager, Montreal	2,359,227	2,289,710	Life.
*a*The Mutual Reserve Life Insurance Company (formerly the Mutual Reserve Fund Life Association)	F. R. Harvey, Chief Agent, Toronto	265,067	242,922	Life (See below.¶)
The National Life Assurance Co. of Canada	A. J. Ralston, Chief Agent, Toronto	55,000	53,500	Life.
**The New York Life Insurance Co	W. A. Dart, Chief Agent, Montreal	1,404,333	1,357,583	Life.
The New York Plate Glass Insurance Co	Gustave Fauteux, Chief Agent, Montreal	20,733	18 770	Plate Glass.
The North American Life Assurance Co.	L. Goldman, Managing Director, Toronto	62,073	58,969	Life.
The North British and Mercantile Insurance Co., London, Eng	Randall J. Davidson, Manager, Montreal	980,480	932,830	Fire and Life.
The Northern Assurance Co., Aberdeen and London	Robt. W. Tyre, Manager, Montreal	345,047	328,257	Fire.
The Northern Life Assurance Company of Canada	John Milne, Managing Director, London, Ont.	56,000	53,200	Life.
The Norwich Union Fire Insurance Society, Norwich, Eng.	John B. Laidlaw, Manager, Toronto	369,000	353,311	Fire.
The Norwich Union Life Insurance Society	John B. Laidlaw, Chief Agent, Toronto	72,513	68,888	Life.
The Nova Scotia Fire Insurance Company	John R. MacLeod, Chief Agent, Halifax, N.S.	52,000	50,189	Fire.
The Ocean Accident and Guarantee Corporation, Limited	Charles H. Neely, Chief Agent, Montreal	141,847	139,597	Accident and Sickness.
The Ocean Marine Insurance Co., Limited	Robt. Hampson & Son, Chief Agents, Montreal	121,667	121,667	Inland Marine, and insuring postal and express pack. in transit in Can.
The Ontario Accident Insurance Co	A. L. Eastmure, Chief Agent, Toronto	42,233	40,747	Accident, Sickness and Accidental Damage to Personal Property.
The Ottawa Fire Insurance Co.	C. E. Corbold, Chief Agent, Ottawa	56,000	53,200	Fire.
*b*The Pelican and British Empire Life Office	Alfred McDougald, Chief Agent, Montreal	417,353	388,347	Life.

The Phenix Insurance Co., Brooklyn, N.Y.	A. M. M. Kirkpatrick, Chief Agent, Toronto.	155,967	150,370	Fire and Tornado.
The Phœnix Insurance Co., Hartford, Conn.	J. W. Tatley, Chief Agent, Montreal	149,000	141,800	Fire.
The Phœnix Assurance Co., Limited	Paterson & Son, General Agents, Montreal	622,468	565,459	Fire.
The Provident Savings Life Assurance Society of New York.	D. A. McAdam, Chief Agent, Montreal	257,800	250,450	Life.
The Quebec Fire Assurance Co	President, Quebec	79,500	77,675	Fire.
The Queen Insurance Co. of America, New York	William Mackay, Chief Agent, Montreal	411,683	389,855	Fire.
The Railway Passengers Assurance Company	Frank H. Russell, Chief Agent, Toronto	97,333	84,680	Guarantee, Accident and Sickness.
The Reliance Mutual Life Assurance Society, London, Eng.	John B. Laidlaw, Chief Agent, Toronto	134,320	123,321	Life.
The Royal Insurance Co., Liverpool, Eng	William Mackay, Chief Agent, Montreal	1,131,987	1,044,825	Fire and Life.
The Royal Victoria Life Insurance Company.	David Burke, Manager, Montreal.	250,553	240,491	Life.
The Scottish Union and National Insurance Co., Edinburgh, Scotland	Walter Kavanagh, Chief Agent, Montreal	252,680	230,520	Fire.
The Sovereign Life Assurance Company of Canada.	A. H. Hoover, Chief Agent, Toronto	52,000	50,000	Life.
§The Standard Life Assurance Co	D. M. McGoun, Chief Agent, Montreal	5,949,476	5,676,611	Life.
The State Life Insurance Co., Indianapolis, Ind.	Philip C. P. Kelly, Chief Agent, Montreal	50,000	50,000	Life.
The Star Life Assurance Society	Alf. W. Briggs, Chief Agent, Toronto.	194,667	194,667	Life.
The Sun Insurance Office, London, Eng.	H. M. Blackburn, Chief Agent, Toronto	310,401	294,684	Fire.
The Sun Life Assurance Co. of Canada	R. Macaulay, Managing Director, Montreal	64,000	60,800	Life.
The Supreme Court of the Independent Order of Foresters.	Dr. Oronhyatekha, Chief Agent, Toronto.	100,000	100,000	Life, Disability and Sickness Ins. on the Assess. Plan.
The Subsidiary High Court of the Ancient Order of Foresters	William Williams, Chief Agent, Toronto	...	...	Life and Sickness.
‡‡The Travelers Insurance Co., Hartford, Conn.	Frank F. Parkins, Chief Agent, Montreal.	861,400	821,363	Life and Accident.
The Union Mutual Life Insurance Co., Portland, Maine	Henri E. Morin, Attorney, Montreal.	1,015,068	999,281	Life.
The Union Assurance Society, London, Eng.	T. L. Morrisey, Chief Agent, Montreal.	438,960	416,147	Fire.
The Union Life Assurance Company.	Hardy Pollman Evans, Chief Agent, Toronto.	54,000	51,300	Life.
The United States Fidelity and Guaranty Company, Baltimore, Md.	Arthur E. Kirkpatrick, Chief Agent, Toronto.	95,000	90,250	Guarantee Insurance and the business of guaranteeing or becoming security for the faithful performance of any trust, office, duty, contract, or agreement, and to go upon any appeal or other bond.
The United States Life Insurance Co. in the City of New York	Lewis A. Stewart, Chief Agent, Toronto.	263,467	252,100	Life.
The Western Assurance Co.	J. J. Kenny, Managing Director, Toronto	58,053	55,918	Fire and Inland Marine.

† This Company has also $4,300,000 vested in Canadian Trustees under the Insurance Act. ‡ This Company has also $2,315,555 vested in Canadian Trustees under the Insurance Act. †† This Company has also $4,180,000 vested in Canadian Trustees under the Insurance Act. *a* This Company has also $62,250 vested in Canadian Trustees under the Insurance Act. ** This Company has also $5,294,556 vested in Canadian Trustees under the Insurance Act. * This Company has also $1,355,000 vested in Canadian Trustees under the Insurance Act. ‡‡ This Company has also $800,000 vested in Canadian Trustees under the Insurance Act. § This Company has also $1,001,898 vested in Canadian Trustees under the Insurance Act.

THE following Life Insurance Companies, having ceased to transact new business in Canada, are entitled under Section 32 of the Insurance Act, to transact all business connected with policies existing at 31st March, 1878, and their deposits are applicable to those policies, subject to the provisions of the statutes in that behalf.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Business.
		Par Value.	Accepted Value.	
		$	$	
The Connecticut Mutual Life Insurance Company, Hartford, Conn	F. W. Evans, General Agent, Montreal	111,500	106,500	Life.
The Edinburgh Life Assurance Company,	F. W. Kingstone, Chief Agent, Toronto	121,667	118,017	Life.
The Life Association of Scotland	Charles M. Holt, Attorney, Montreal	174,957	158,502	Life.
The National Life Insurance Company of the U. S. of America	Charles Powis, Chief Agent, Hamilton	85,000	81,450	Life.
The North-western Mutual Life Insurance Company, Milwaukee, Wis.	William Angus, Attorney, Montreal	100,000	100,000	Life.
The Phœnix Mutual Life Insurance Company, Hartford, Conn.	C. R. G. Johnson, Chief Agent, Montreal	129,280	127,780	Life.
The Scottish Amicable Life Assurance Society	Charles J. Fleet, Attorney, Montreal	148,000	141,850	Life.
The Scottish Provident Institution	John H. Dunlop, Attorney, Montreal	91,000	86,450	Life.

The Norwich and London Accident Insurance Association has ceased to transact business in Canada. Its deposit, $58,400 Canada stock, is still in the hands of the Receiver General.

The National Assurance Company of Ireland has ceased to transact business in Canada, having re-insured its outstanding risks with the Western Assurance Company. A portion of its deposit has been released; the remainder, $30,000, being still in the hands of the Receiver General.

An amalgamation has been effected between the Atlas Assurance Company and the Manchester Assurance Company, under the name of the former. The deposit of the Manchester with the Receiver General has been transferred to, and now forms a part of, the deposit of the Atlas.

¶Mutual Reserve Life Insurance Company: On 5th November, 1904, the license provided for by the second section of chapter 101 of the Statutes of 1904 was issued to the Company.

b. The British Empire Mutual Life Assurance Company and the Pelican Life Office have effected an amalgamation under the corporate name of the Pelican and British Empire Life Office, which is now conducting the business formerly acquired by the British Empire Mutual Life.

The Canadian Casualty and Boiler Insurance Company was licensed July 7, 1905; the Imperial Guarantee and Accident Insurance Co. of Canada, July 15, 1905.

The Acadia Fire Insurance Company and the Nova Scotia Fire Insurance Company were licensed on July 31, 1905, and August 3, 1905, respectively.

The following Insurance Companies are registered under the Insurance Act, and are permitted to transact the business of Life Insurance in Canada upon the assessment plan:—

Name of Company.	Chief Agent to receive Process.
c The Canadian Order of the Woodmen of the World	W. C. Fitzgerald, Chief Agent, London, Ont.
The Commercial Travellers' Mutual Benefit Society	Etta M. Rowley, Secretary, Toronto.
The Grand Council of the Catholic Mutual Benefit Association of Canada	John J. Behan, Chief Agent, Kingston, Ont

c This Order is also authorized to transact the business of Sickness Insurance.

STATEMENTS

OF

FIRE AND INLAND MARINE

INSURANCE COMPANIES

LIST OF COMPANIES BY WHICH THE BUSINESS OF **FIRE INSURANCE** WAS TRANSACTED IN THE DOMINION DURING THE YEAR ENDED DECEMBER 31, 1904.

The Ætna Insurance Company, Hartford, Conn.
The Alliance Assurance Company (Limited).
The Anglo-American Fire Insurance Company.
The Atlas Assurance Company (Limited).
The British America Assurance Company, Toronto.
The Caledonian Insurance Company.
The Canadian Fire Insurance Company.
The Commercial Union Assurance Company (Limited), London, England.
The Connecticut Fire Insurance Company, Hartford, Conn.
The Equity Fire Insurance Company.
The German American Insurance Company.
The Guardian Assurance Company (Limited), London, England.
The Hartford Fire Insurance Company, Hartford, Conn.
The Home Insurance Company.
The Insurance Company of North America.
The Law Union and Crown Insurance Company.
The Liverpool and London and Globe Insurance Company.
The London and Lancashire Fire Insurance Company.
The London Assurance.
The London Mutual Fire Insurance Company of Canada.
The Manchester Assurance Company.
The Mercantile Fire Insurance Company.
The Montreal-Canada Fire Insurance Company.
The National Assurance Company of Ireland.
The North British and Mercantile Insurance Company.
The Northern Assurance Company.
The Norwich Union Fire Insurance Society.
The Ottawa Fire Insurance Company.
The Phenix Insurance Company, Brooklyn, N.Y.
The Phœnix Assurance Company (Limited), London, England.
The Phœnix Insurance Company, Hartford, Conn., U.S.
The Quebec Fire Assurance Company.
The Queen Insurance Company of America.
The Royal Insurance Company.
The Scottish Union and National Insurance Company.
The Sun Insurance Office, London, England.
The Union Assurance Society, London, England.
The Western Assurance Company, Toronto.

LIST OF COMPANIES BY WHICH THE BUSINESS OF **INLAND MARINE INSURANCE** WAS TRANSACTED IN THE DOMINION DURING THE YEAR ENDED DECEMBER 31, 1904.

The Ætna Insurance Company, Hartford, Conn.
The American and Foreign Marine Insurance Company.
The British America Assurance Company, Toronto.
The British and Foreign Marine Insurance Company (Limited).
The Insurance Company of North America.
The Marine Insurance Company (Limited).
The Western Assurance Company, Toronto.

THE ÆTNA INSURANCE COMPANY, HARTFORD, CONN., U.S.

STATEMENT FOR THE YEAR ENDING NOVEMBER 30, 1904.

President—Wm. B. Clark. | Secretary—W. H. King.

Principal Office—Hartford, Conn.

Head Office in Canada—Montreal. | Chief Agent in Canada—F. W. Evans.

(Incorporated, June 5. 1819. Commenced business in Canada, 1821.)

CAPITAL.

Amount of capital authorized	$ 5,000,000 00
" subscribed for and paid up in cash	4,000,000 00

ASSETS IN CANADA.

Stocks, bonds, &c., in deposit with the Receiver General, viz :—

	Par value.	Market value.
Montreal Corporation stock	$ 6,000 00	$ 6,600 00
Montreal Harbour bonds	4,000 00	4,280 00
Winnipeg City bonds	34,792 70	35,488 86
Town of Westmount bonds	50,000 00	50,500 00
City of Hamilton bonds	46,000 00	48,300 00
Montreal Sinking Fund bonds	20,000 00	21,700 00
Total par and market values	$ 160,792 70	$ 166,868 86

Carried out at market value		$ 166,868 86
Cash in hands of agents in Canada		17,147 83
Total assets in Canada		$ 184,016 69

LIABILITIES IN CANADA.

Net amount of fire losses adjusted but not due	$ 4,405 85	
" " claimed but not adjusted	5,000 00	
Total net amount of unsettled claims for fire losses in Canada		$ 9,105 85
Reserve of unearned premiums for all outstanding fire risks in Canada,		161,319 61
Total liabilities in Canada		$ 170,725 46

ÆTNA —*Continued.*

INCOME IN CANADA.

For Fire Risks in Canada.

Gross cash received for premiums	$ 264,162 57	
Deduct reinsurance, rebate, abatement and return premiums	28,084 71	
Net cash received for said premiums	$ 236,077 86	

For Inland Marine Risks in Canada.

Net cash received for premiums	$ 8,310 57	
Total net cash received for premiums in Canada		$ 244,388 43
Received for interest on bonds, stocks, mortgages, &c.		7,381 70
Total cash income in Canada		$ 251,770 13

EXPENDITURE IN CANADA.

For Fire Risks in Canada.

Paid during the year for fire losses occurring in previous years (which losses were estimated in the last statement at $8,748.60)	$ 7,174 21	
Paid for fire losses occurring during the year	$ 274,170 26	
Deduct amount received for reinsurance	18,635 56	
Net amount paid during the year for said losses	$ 255,534 70	
Total net amount paid during the year for fire losses in Canada	$ 262,708 91	

For Inland Marine Risks in Canada.

Amount paid during the year for inland marine losses	$ 2,867 94	
Total net amount paid during the year for fire and inland marine losses.		$ 265,576 85
Paid for commission or brokerage in Canada		48,032 49
" salaries, fees, &c		3,388 01
" taxes		3,177 78
Paid for general expenses, viz :—Stationery, $36.35 ; legal expenses, $3 ; postage and exchange, $996.04 ; advertising, $160.75 ; travelling expenses, $395.92 ; maps, $177.40 ; Underwriters' Association expenses, $1, 749.61 ; sundry payments, $310.84		3,829 91
Total cash expenditure in Canada		$ 324,005 04

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	13,120	$ 21,703,080	$ 285,227 20
Taken during the year, new and renewed	9,064	16,818,953	268,213 22
Total	22,184	$ 38,522,033	$ 553,440 42
Deduct terminated	8,209	15,736,299	232,554 17
Gross in force at date	13,975	$ 22,785,734	$ 320,886 25
Deduct reinsured		400,907	5,565 61
Net in force on November 30, 1904	13,975	$ 22,384,827	$ 315,320 64
Inland Marine Risks in Canada.			
Taken during the year	554	$ 1,422,949	9,151 96
Deduct terminated	554	1,422,949	9,151 96

Total number of policies in force in Canada at November 30, 1904, 13,975	
Total net amount in force	$22,384,827 00
Total premiums thereon	315,320 64

ÆTNA—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

LEDGER ASSETS.

Book value of real estate unencumbered	$	424,751 09
Mortgage loans on real estate, first liens		12,600 00
Cash on hand and in banks		998,666 30
Agents' debit balances		101,500 51
Book value of stocks and bonds		11,193,279 13
Total net ledger assets		$12,730,797 03

NON LEDGER ASSETS.

Interest accrued	$	755 82
Market value of real estate over book value		248 91
Market value of bonds and stocks over book value		2,399,804 73
Net amount of uncollected premiums		702,624 14
Gross assets		$15,834,230 63
Deduct assets not admitted		20,175 65
Total admitted assets		$15,814,054 98

LIABILITIES.

Net amount of losses unpaid	$	564,542 63
Amount of unearned premiums		4,422,210 24
Amount reclaimable on perpetual fire insurance policies		84,725 80
Commission, brokerage and other charges due or to become due to agents and brokers		71,805 69
Return premiums and reinsurance premiums		223,919 53
Total liabilities (except capital stock)	$	5,367,203 89
Capital stock paid up in cash	$	4,000,000 00
Divisible surplus		6,446,851 09

INCOME.

Net cash received from premiums other than perpetuals	$	5,785,957 25
Deposit premiums received on perpetual risks		4,956 42
Received for interest and dividends		583,308 96
Profit on sale or maturity of ledger assets		1,480 56
All other income		282 41
Total income	$	6,375,985 60

ÆTNA—*Concluded.*

EXPENDITURE.

Net amount paid for losses	$ 3,570,969 53
Cash dividends paid stockholders	672,000 00
Commission or brokerage	975,997 81
Deposit premiums returned	3,213 67
Loss on sales or maturity of ledger assets	95,948 24
Salaries, fees, &c., of officers, clerks and other employees	354,356 04
Taxes, licenses and Insurance Department fees	135,792 37
Miscellaneous	385,264 38
Total expenditure	$ 6,193,542 04

RISKS AND PREMIUMS.

Amount of policies taken during the year—Fire	$555,842,521 00
Premiums thereon	7,401,300 48
Amount of policies terminated—Fire	508,918,941 00
Premiums thereon	6,794,643 97
Net amount in force at end of year—Fire	672,793,041 00
Premiums thereon	8,361,677 26

Amount of policies taken during the year—Inland Marine	$93,744,055 00
Premiums thereon	454,641 99
Amount of policies terminated—Inland Marine	94,049,254 00
Premiums thereon	420,408 57
Net amount in force at end of year—Inland Marine	6,920,992 00
Premiums thereon	207,857 17

Perpetual risks written during the year	$ 194,050 00
Deposits thereon	4,956 42
Perpetual risks cancelled	128,500 00
Deposits thereon	3,613 00
Perpetual risks in force at end of year	3,698,928 00
Deposits thereon	89,185 05

THE ALLIANCE ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

Chairman—Rt. Hon. Lord ROTHSCHILD. | General Manager and Secretary—ROBERT LEWIS.

Principal Office—Bartholomew Lane, London, England.

Chief Agent in Canada—P. M. WICKHAM. | Head Office in Canada—107 St. James St., Montreal.

(Established, August 4, 1824. Commenced business in Canada, March 1, 1892.)

CAPITAL.

Amount of capital authorized and subscribed for	$25,500,000 00
Amount paid up in cash	3,726,041 67

ASSETS IN CANADA.

Value of real estate held by the company, viz.:—

Building and ground situate corner St. James St. and Place d'Armes Hill, Montreal	$ 250,000 00	
Building and ground situate corner Prince William St. and Market Square, St. John, N.B	17,339 39	
		$ 267,339 39

Stocks, bonds, &c., in deposit with the Receiver General :—

	Par value.	
Canada 3 per cent stock	$ 213,809 00	
Carried out at par value		213,809 00
Cash at head office in Canada		217 62
Cash in Bank of Montreal		116 26
Cash in hands of agents in Canada		23,758 47
Rents due		1,265 32
Underwriters' guarantee deposit		500 00
Total assets in Canada		$ 507,006 06

LIABILITIES IN CANADA.

Net amount of fire losses unpaid but not resisted	$ 3,069 28	
" " resisted, in suit (accrued in previous years)	1,500 00	
Total net amount of unsettled claims for fire losses in Canada		$ 4,569 28
Reserve of unearned premiums for all outstanding fire risks in Canada.		160,228 90
Total liabilities in Canada		$ 164,798 18

ALLIANCE—*Continued.*

INCOME IN CANADA.

Gross cash received for premiums		$ 289,114 29
Deduct reinsurance, rebate, abatement and return premiums		46,439 64
Net cash received for premiums		$ 242,674 65
Received for interest on stock (paid direct to head office)		6,414 27
Rents less building expenses	$ 7,558 09	
Expended in improvement of building	12,963 63	
Total income in Canada		$ 249,088 92

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in last statement at $6,131)	$ 5,590 06	
Net amount paid for said losses	$ 5,590 06	
Amount paid for losses occurring during the year	$ 570,781 72	
Deduct amount received for reinsurance	20,132 40	
Net amount paid during the year for the said losses	$ 550,649 32	
Total net amount paid during the year for losses in Canada		$ 556,239 38
Commission or brokerage in Canada		40,658 63
Salaries, fees and other charges of officials in Canada		11,174 64
Taxes in Canada		3,293 85
Miscellaneous payments, viz.:—Rents, $2,100; postage and parcels, $885.45; stationery and printing, $1,450.45; advertising, $351.92; travelling expenses, $336.54; general office expenses, $1,998.73; agency disbursements, $745.19; cables and telegrams, $180.49		8,048 77
Total expenditure in Canada		$ 619,415 27

RISKS AND PREMIUMS.

Fire Risks in Canada (Alliance).	Amount.	Premiums thereon.
Gross policies in force at date of last statement	$ 28,755,685	$ 326,637 94
Policies taken during the year, new and renewed	23,692,229	289,918 77
Total	$ 52,447,914	$ 616,556 71
Deduct terminated	23,405,736	285,801 98
Gross in force at end of year	$ 29,042,178	$ 330,754 73
Deduct reinsured	624,912	5,862 41
Net in force at December 31, 1904	$ 28,417,266	$ 324,892 32

Number of policies in force at date	(No return.)
Total net amount in force	$28,417,266 00
Total premiums thereon	324,892 32

ALLIANCE—*Continued.*

General Business Statement for the Year ended December 31, 1904.

FIRE ACCOUNT.

		£ s. d.		£ s. d.
Amount of fire insurance fund at the beginning of the year		2,126,164 13 11	Losses by fire, less recoveries under reinsurances	464,038 14 4
Premiums received after deduction of reinsurance premiums	£936,958 9 1		Expenses of management	179,128 4 5
Less irrecoverable premiums	261 4 0		Commission	140,476 5 4
		936,697 5 1	Underwriting surplus on the year's account	£153,054 1 0
Interest and dividends	£ 84,325 14 2		Interest (less income tax) on fire insurance fund	81,607 17 9
Less income tax	2,717 16 5			
		81,607 17 9	Transferred to profit and loss account	234,661 18 9
			Amount of fire insurance fund at the end of the year, as per balance sheet	*2,126,164 13 11
		£3,144,469 16 9		£3,144,469 16 9

*The amount required to cover unexpired risks at the end of the year, calculated at 40 per cent of the year's premium income, is £374,679, being £19,023 more than the amount required on the same basis to cover unexpired risks at the close of the previous year.

LEASEHOLD, INVESTMENT AND GENERAL ACCOUNT.

		£ s. d.		£ s. d.
Amount of fund at the beginning of the year		307,708 9 10	Claims, less sums reinsured	10,576 2 9
Premiums received after deduction of reinsurance premiums		35,152 14 3	Surrenders	3,441 0 10
Deposits received		4,076 11 1	Expenses of management	300 0 0
Interest and dividends	£ 12,592 15 3		Commission	517 10 8
Less income tax	391 16 4		Deposits repaid	4,263 2 4
		12,200 18 11	Amount of fund at the end of the year, as per balance sheet	340,040 17 6
		£ 359,138 14 1		£ 359,138 14 1

PROFIT AND LOSS ACCOUNT.

		£ s. d.		£ s. d.
Balance of last year's account		461,801 7 7	Dividend and bonus to shareholders	232,812 10 0
Transferred from fire account, being the underwriting surplus on the year's account including interest (less income tax) on the fire insurance fund		234,661 18 9	Income tax (excluding income tax on interest and on dividends from investments)	7,636 15 7
			Applied in writing down cost of the company's premises	13,252 18 1
Interest and dividends not carried to other accounts	£ 43,540 5 5		Balance as per balance sheet	484,898 2 0
Less income tax	1,403 6 1			
		42,136 19 4		
		£ 738,600 5 8		£ 738,600 5 8

ALLIANCE—*Concluded.*

General Balance Sheet on December 31, 1904.

LIABILITIES.	£	s.	d.
Authorized capital £5,250,000 consisting of 250,000, original shares and 250,000 new shares; each new share carrying the same right to dividend and assets as each original share—			
250,000 original shares issued of £20 each with £2 4s. per share paid up	£ 550,000 0 0		
215,625 new shares issued of £1 each (fully paid)	215,625 0 0		
	765,625	0	0
(34,375 new shares remain unissued.)			
Life assurance fund	£ 4,085,207 13 4		
Annuity fund	568,409 11 6		
Imperial assurance fund	2,594,552 11 5		
	7,248,169	16	3
Fire insurance fund	2,126,164	13	11
Leasehold, investment and general fund	340,040	17	6
Reserve for fluctuation in market value of bonds, stocks and shares on shareholders' accounts	114,000	0	0
Profit and loss account	484,898	2	0
	£11,078,898	9	8
Claims under life policies admitted but not yet paid	£ 48,988 5 7		
Claims announced but not yet admitted, owing to proof of death not having been furnished	50,900 7 11		
	£ 99,888 13 6		
Outstanding fire losses	86,806 8 3		
Outstanding dividends	26 14 0		
Accrued expenses and commission	19,339 7 3		
Sundry creditors	1,375 17 6		
Bills payable	9,675 5 6		
	217,112	6	0
	£11,296,010	15	8

ASSETS.	£	s.	d.
Mortgages on property within the United Kingdom	2,151,165	10	8
Mortgages on property out of the United Kingdom	147,937	10	0
Loans on life policies	326,794	15	9
Investments (at book values) in:—			
British government securities	457,120	0	0
Indian and Colonial government securities	428 831	10	0
Foreign government securities	703,955	4	3
Railway and other debentures and debenture stocks	2,068,342	7	10
Railway and other stocks and shares (preference and ordinary)	1,428,632	5	6
Bank of England stock	119,900	0	0
Bank of Ireland stock	17,900	0	0
8,438 Alliance Assurance Company, Ltd., original shares	77,500	0	0
Bank preference shares (fully paid up) and stock	4,330	0	0
Municipal bonds and stocks	556,499	1	5
Life interests and reversions	73,042	12	2
House property and ground rents	733,001	10	6
Landed property	1,000	0	0
Loans to municipalities in the United Kingdom	645,041	2	2
Loans on the security of rent charges	201,957	18	10
Loans on debentures, stocks, shares, and on life, reversionary and other interests	631,748	19	7
Loans on personal security, coupled with life policies	43,914	2	2
Deposits with sundry banks	54,135	15	8
Agents' balances, and balances due from other offices	198,355	3	5
Outstanding premiums	27,516	0	5
Outstanding interest and dividends	7,755	7	11
Cash:—			
In hand (£1,688 6s. 7d.), and on current accounts (£77,961 10s. 9d.)	79,649	17	4
Bills receivable	6,574	1	2
Interest and dividends accrued to 31st December, 1904, but not receivable until 1905	103,409	18	11
	£11,296,010	15	8

THE ANGLO-AMERICAN FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—S. F. McKINNON. | Secretary—ARMSTRONG DEAN.

Principal Office—Toronto.

(Incorporated March 13, 1899, by letters patent under the Ontario Insurance Act. Commenced business March, 1899).

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed for	482,600 00
Amount paid up in cash	217,085 00

(*For List of Shareholders see Appendix*).

ASSETS.

Stocks and bonds on deposit with Receiver General :—

	Par value.	Market value.
Town of Ingersoll debentures	$ 10,726 26	$ 10,982 58
Manitoba and South Eastern Railway bonds	40,392 78	42,999 55
Total par and market values	$ 51,119 04	$ 53,982 13

Carried out at market value		$ 53,982 13
Amount of loans on stocks and bonds held as collateral securities		64,545 96

		Par value.	Market value.	Amt. loaned.
311 shares	Dominion Bank stock	$ 15,500 00	$ 39,186 00	$ 31,900 00
35 "	Can. Bank. Commerce stock	1,750 00	2,920 31	2,520 00
22 "	Standard Bank stock	1,100 00	2,640 00	2,300 00
50 "	British Columbia Packers	5,000 00	600 00	3,600 00
150 "	Sovereign Bank	15,000 00	18,750 00	14,800 00
20 "	Ontario Bank	2,000 00	2,610 00	
75 "	General Electric	7,500 00	12,825 00	10,025 96
10 "	London Electric	1,000 00	940 00	
		$ 48,850 00	$ 80,471 31	$ 64,545 96

Cash on hand at head office (and in transit)		19,162 88
Cash in banks, viz. :—		
Molsons Bank	$ 40,398 96	
Bank of Toronto	5,341 59	
Union Bank	4,359 11	
Bank of Nova Scotia	499 97	
Total carried out		50,599 63
Interest unpaid, accrued on stocks		621 63
Agents' balances		30,582 00
Amount due for reinsurance		2,122 20
Office furniture, maps, &c		10,274 33
Total assets		$ 231,890 76

ANGLO-AMERICAN FIRE—*Continued.*

LIABILITIES.

Net amount of fire losses due and yet unpaid	$	3,197 02
Reserve of unearned premiums for outstanding fire risks in Canada		210,353 02
Dividends declared and due and remaining unpaid		107 10
Amount of all other liability—return premiums, $12.20; reinsurance, $284.38		296 58
Total liabilities except capital stock	$	213,953 72
Surplus on policyholders' account	$	17,937 04

INCOME.

Gross cash received for premiums	$ 428,341 32		
Deduct reinsurance, &c.	143,478 22		
Net cash received for fire premiums		$	284,863 10
Received for interests and dividends			5,823 84
Total		$	290,686 94
Received for calls on capital			108,505 00
Total income		$	399,191 94

EXPENDITURE.

Net amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at $7,043.51)	$ 7,043 51		
Amount paid for losses occurring during the year	$ 477,056 24		
Deduct amount received for reinsurance and savings and salvage	172,754 43		
Net amount paid during the year for said losses	$ 304,301 81		
Total net amount paid for fire losses		$	311,345 32
Amount of dividends paid stockholders during the year			7,472 57
Commission or brokerage			53,538 10
Salaries, fees and all other charges of officials			26,164 76
Taxes			5,209 59
Miscellaneous payments, viz.:—General expenses, $3,561.48; postage, $2,417.33; lighting, $144.95; office supplies, books, &c., $2,337.60; travelling expenses, $4,449.11; rent, $2,424; telegrams and telephones, $562.21; advertising, $3,439.37; exchange, $198.52; office furnishings, $1,776.36; commission on stock, $15			21,325 93
Total cash expenditure		$	425,056 27

ANGLO-AMERICAN FIRE—*Concluded.*

CASH ACCOUNT.

1903.	*Dr.*		
Dec. 31.	To balance in hand and in banks at this date	$	41,804 82
1904.			
Dec. 31.	To income as above		399,191 94
	Received from realization of investments		53,822 02
		$	494,818 78
1904.	*Cr.*		
Dec. 31.	By expenditure during year as above	$	425,056 27
	Balance in hand and in banks at this date		69,762 51
		$	494,818 78

RISKS AND PREMIUMS.

	No.	Amount.	Premiums thereon.
Gross policies in force at December 31, 1903	26,922	$ 31,526,037	$ 423,993 63
Taken during the year—new	10,424	15,408,509	223,378 28
" " renewed	9,578	13,325,092	213,017 26
Total	46,924	$ 60,259,638	$ 860,389 17
Deduct terminated	15,613	24,749,982	361,961 10
Gross in force at end of year	31,311	$ 35,509,656	$ 498,428 07
Deduct reinsurance		6,004,319	92,794 93
Net in force at December 31, 1904	31,311	$ 29,505,337	$ 405,633 14

Number of policies in force at December 31, 1904	31,311	
Total net amount in force		$29,505,337 00
Total premiums thereon		405,633 14

THE ATLAS ASSURANCE COMPANY (LIMITED).

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

Chairman—JAMES PATTISON CURRIE.
Secretary—SAMUEL J. PIPKIN. | Principal Office—London, Eng.
Chief Agent in Canada—M. C. HINSHAW. | Head Office in Canada—Montreal.

(Established in 1808. Commenced business in Canada, March 7 1887.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	£	2,200,000	$ 10,706,666 67
Amount paid up in cash		264,000	1,284,800 00

ASSETS IN CANADA.

Stocks and bonds:—

	Par value.	Market value.
Canada 3½ per cent inscribed stock	$ 82,733 33	$ 82,733 33
New South Wales 3½ per cent inscribed stock	48,666 67	47,206 67
Newfoundland Govt. inscribed stock	48,666 67	49,640 00
Victorian Govt., 4 per cent inscribed stock	24,333 33	25,063 33
* Canada 3½ per cent stock	102,200 00	102,200 00
* Canada 4 per cent stock, 1908	60,000 00	60,600 00
* Canada 4 per cent reduced stock	9,733 33	9,928 00
Total par and market values	$ 376,333 33	$ 377,371 33

Carried out at market value		$ 377,371 33
(The above being on deposit with the Receiver General for Atlas and Manchester policies.)		
Cash in banks, viz.:—		
Bank of British North America, Montreal	$ 7,310 85	
Toronto	1,693 74	
Total		9,004 59
Amount of cash in hands of agents in Canada		39,376 02
Special deposit, C.F.U.A		250 00
Office furniture, plans, &c		5,000 00
Interest accrued		2,776 54
Total assets in Canada		$ 433,778 48

EXPENDITURE IN CANADA.

(Including the liabilities under Manchester policies).

Net amount of losses claimed but not adjusted	$ 24,235 00	
" resisted, in suit (accrued in previous years)	300 00	
Total net amount of unsettled claims for losses in Canada		$ 24,535 00
Reserve of unearned premiums for all outstanding risks in Canada		331,499 28
Total liabilities in Canada		$ 356,034 28

* These securities form the deposit of the Manchester Assurance Co., which is now merged in the Atlas.

ATLAS ASSURANCE COMPANY—*Continued.*

INCOME IN CANADA.

Gross cash received for premiums	$ 427,254 24	
Deduct reinsurance, rebate, abatement and return premiums	52,374 12	
Net cash received for premiums		$ 374,880 12
Received for interest on stocks (paid direct to head office)		13,885 33
Interest on bank deposits		242 53
Total income in Canada		$ 389,007 98

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated in the last statement at $20,289)	$ 18,588 51	
Amount paid for losses occurring during the year	$ 486,160 87	
Deduct amount received for reinsurance and salvages	16,046 12	
Net amount paid during the year for said losses	$ 470,114 75	
*Total net amount paid during the year for losses in Canada		$ 488,703 26
Commission or brokerage		66,852 81
Salaries, fees and all other charges of officials		21,351 55
Taxes		3,850 67
Miscellaneous payments, viz.:—Office charges, $3,319.04; stationery and printing, $2,422.87; advertising, $1,438.89; maps and block plans, $1,115.14; postage, express and telegrams, $1,733.83; travelling, $2,693.89; office rent and taxes, $2,475.84; agents' charges, $893.74; Insurance Association and Tariff expenses, $3,053.66; law charges, $144.78		19,291 68
Total expenditure in Canada		$ 600,049 97

RISKS AND PREMIUMS.

Fire Risks in Canada (Atlas policies).	Amount.	Premiums thereon.
Gross policies in force at date of last statement	$ 23,937,003	$ 374,639 45
Taken during the year—new and renewed	25,407,809	437,406 48
Total	$ 49,344,812	$ 812,045 93
Deduct terminated	20,421,101	343,614 13
Gross in force at end of year	$ 28,923,711	$ 468,431 80
Deduct reinsured	250,576	3,596 09
Net in force, December 31, 1904	$ 28,673,135	$ 464,835 71
Fire Risks in Canada (Manchester policies).		
Gross in force at end of year	$ 15,792,987	$ 201,581 79
Deduct reinsured	538,086	7,575 53
Net in force, December 31, 1904	$ 15,254,901	$ 194,006 26
Number of policies in force at date	(No return.)	
Total net amount in force		$43,928,036 00
Total premiums thereon		658,841 97

* This item includes all payments for losses on the Manchester Assurance Co. business from June 24, 1904.

ATLAS ASSURANCE COMPANY—*Continued.*

General Business Statement for the Year ending December 31, 1904.

In the fire department the net premiums were £831,423 10s. 4d., and the losses £394,222 2s. 1d., being 47·4 p.c. of the premiums. The balance of the year's revenue is £148,090 4s. 10d., of which the sum of £127,738 12s. 5d. has been added to the fire fund as a further reserve for unexpired liability under current risks, and the remainder of the surplus £20,351 12s. 5d. has been carried to profit and loss account.

On 24th June last, pursuant to resolutions of the shareholders, the goodwill and undertaking of the Manchester Assurance Company were acquired, and the business of that company since midsummer last is included in the foregoing figures. Losses under policies of the "Manchester" current at that date, and expenses in connection with the liquidation of that company have been charged against the funds taken over, the balance of such funds being shown in the balance sheet and held as a reserve for risks not yet run off.

Consequent upon this acquisition the original fifty-pound shares of the Atlas were divided into shares of ten pounds each, and the capital was increased by the issue of 100,000 new shares of £10 each credited with 24s. paid upon each share; the whole of this new issue ranks *pari passu* with the Atlas original capital and was allotted to the Manchester Company's shareholders in terms of the agreement entered into between the two companies.

The profit and loss account shows a balance of..... £ 55,000 0 0

which the directors have resolved to apply in payment of a dividend of 5s. per share for the year 1904 free of income tax; on account of this the sum of £22,000, being 2s. per share, was paid on 30th September last; the balance, £33,000, being 3s. per share, will be paid on 29th inst.

The funds of the Company will then stand as follows:—

Reserve fund	£ 58,465 13 6	
Fire fund	665,585 12 5	
Balance of "Manchester" funds reserved ..	132,230 1 6	
		£ 856,281 7 5
Life funds.		1,817,634 11 0
		£2,673,915 18 5

ATLAS ASSURANCE COMPANY—*Continued.*

REVENUE ACCOUNT.

FIRE DEPARTMENT.

	£ s. d.	£ s. d.		£ s. d.	£ s. d.
Balance of last year's account (1903)	487,847 0 0		Losses by fire, after deduction of re-assurances		394,222 2 1
Carried from profit and loss account, 1903	50,000 0 0		Commission		160,965 12 2
Amount of fire insurance fund at the beginning of the year		537,847 0 0	Expenses of management		116,180 2 0
Premiums received, after deduction of re-assurance premiums		831,423 10 4	State and municipal taxes (foreign)		11,965 9 3
			Transfer to profit and loss account		20,351 12 5
			Addition to fire insurance fund in respect of increased liabilities	127,738 12 5	
			Fund at the beginning of the year	537,847 0 0	
			Amount of fire insurance fund at the end of the year		665,585 12 5
		£1,369,270 10 4			£1,369,270 10 4

PROFIT AND LOSS ACCOUNT.

	£ s. d.	£ s. d.		£ s. d.	£ s. d.
Balance of last year's account (1903)	80,208 8 6		Application of balance of 1903 account :—		
Interest, dividends, &c,, not carried to other accounts	29,950 4 10		Addition to fire fund	50,000 0 0	
Amount transferred from fire account	20,351 12 5		Addition to reserve fund	6,208 8 6	
Amount transferred from life account	4,620 17 9		Balance of dividend to proprietors (1903 account)	24,000 0 0	
Transfer fees	77 5 0				80,208 8 6
			Balance, viz.:—		
			Interim dividend (1904 account) paid 30th Sept., 1904	22,000 0 0	
			Available for completion of dividend for the year 1904, payable 29th March, 1905	33,000 0 0	
					55,000 0 0
		£ 135,208 8 6			£ 135,208 8 6

ATLAS—*Concluded.*

BALANCE SHEET.

LIABILITIES.						ASSETS.					
Proprietors.	£	s.	d.	£	s. d.	*Proprietors.*	£	s.	d.	£	s. d.
Capital subscribed, £2,200,000 in 220,000 shares of £10 each, £1 4s. paid				264,000	0 0	Mortgages on property within the United Kingdom	6,187	15	11		
Reserve fund	58,465	13	6			Mortgages on property out of the United Kingdom	200	0	0		
Fire fund	665,585	12	5							6,387	15 11
" "Manchester" (balance of)	132,230	1	6			Investments (including those deposited under local laws in various colonies and foreign countries as security for holders of policies issued there)—					
Profit and loss	33,000	0	0								
				889,281	7 5	In colonial government securities	167,774	1	3		
Outstanding fire losses	181,506	11	4			Foreign government securities	105,255	7	9		
Due to other offices for re-assurances	104,272	1	2			Indian railway guaranteed stock	24,685	1	7		
Sundry unclaimed dividends	1,093	10	0			Railway and other debentures and debenture stocks	304,297	17	10		
Outstanding accounts	9,409	17	1			Railway and other stocks and shares (preference and ordinary)	173,782	13	0		
				296,281	19 7	State and municipal securities (colonial and foreign)	236,450	19	4		
Outstanding accounts "Manchester" (including secured loan not matured)				148,721	12 5	Freeholds and other property	150,654	11	5		
										1,162,900	12 2
						Branch and agency balances	229,991	1	8		
						Due by other offices for re-assurances	42,406	11	9		
						Outstanding premiums	47,908	16	2		
						" fire commission	1,692	12	3		
						" Interest due £ 679 13 10					
						" " accrued 12,085 3 7					
							12,764	17	5		
										334,763	19 3
						Cash (on deposit)	34,984	15	8		
						Cash (in hand and on current account)	59,247	16	5		
										94,232	12 1
				£1,598,284	19 5					£1,598,284	19 5

THE BRITISH AMERICA ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—Hon. GEO. A. COX. | Secretary—P. H. SIMS.

Principal Office—18, 20 and 22 Front St. East, Toronto.

(Incorporated, February 13, 1833, by an Act of the Legislature of the late Province of Upper Canada; amended in 1869 by 32–33 Vic., Chap. 67, and in 1872 by 35 Vic., Chap. 98, and in 1874 by 37 Vic., Chap. 86. In 1882 the Acts were amended and consolidated by 45 Vic., Chap. 99, amended in 1893 by 56 Vic., Chap. 75, and in 1901 by 1 Edward VII., Chap. 90, and further amended in 1904. Commenced business in Canada June 19, 1835.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed for	850,000 00
Amount paid up (including $5,700 notes)	835,396 31

(*For List of Shareholders, see Appendix.*)

ASSETS.

Value of real estate held by the company, viz. :—

Company's premises. corner Front and Scott Streets, Toronto	$ 140,000 00

Stocks and bonds owned by company :—

United States, State and Foreign Government Bonds :—	Par value.	Market value.
United States bonds	$ 100,000 00	$ 104,500 00
Georgia State "	10,000 00	11,400 00
New Mexico "	10,000 00	11,368 00
Mexican Government bonds	*10,000 00	10,100 00
Total	$ 130,000 00	$ 137,368 00

Municipal Bonds and Debentures :—			
City of London, Ont.,	Bonds	$ 159,000 00	$ 159,000 00
" Winnipeg, Man.,	"	29,000 00	29,318 00
" Kingston, Ont.,	"	22,700 00	23,652 00
" Richmond, Va.,	"	26,300 00	27,965 22
" Toledo. Ohio,	"	10,000 00	10,926 00
" Riverside, Cal.,	"	25,000 00	28,917 50
" Brooklyn, N.Y.,	"	30,000 00	30,573 00
" Colorado Springs, Col.,	"	25,000 00	26,322 50
" Montreal, Que.,	"	5,000 00	5,088 00
" St. Catharines, Ont.,	"	15,000 00	14,797 50
" New York corporate stock		170,000 00	172,635 00
" Los Angeles, Cal., bonds		110,000 00	113,740 00
		$ 627,000 00	$ 642,934 72

* In Mexican money, $20,000.

BRITISH AMERICA—*Continued.*

ASSETS—*Continued.*

Loan Company and other Bonds and Stocks:			
Toronto Electric Light Co's bonds	$ 20,000 00	$ 20,200 00	
Canada Permanent Mortgage Corporation stock	8,940 00	10,906 80	
Canadian Northern Railway Co. bonds	191,000 00	190,550 00	
Baltimore and Ohio Railway Co. bonds	50,000 00	51,000 00	
New York and West Shore Railway Co. bonds	12,000 00	13,260 00	
Rochester Railway Co. bonds	25,000 00	27,750 00	
Dominion Savings and Investment Society stock	5,500 00	3,850 00	
Central Canada Loan and Savings Company debentures	136,300 00	136,300 00	
British American Insurance Company of New York stock	46,000 00	46,000 00	
Toronto Savings and Loan Company debentures	50,000 00	50,000 00	
Keystone Fire Insurance Company stock	14,904 00	14,904 00	
	$ 559,644 00	$ 564,720 80	
Total par and market value	$ 1,316,644 00	$ 1,345,023 52	
Carried out at market value			1,345,023 52
Cash in hand at head office			863 22
Cash in banks, namely—			
Canadian Bank of Commerce, New York	$ 82,822 91		
" " Toronto	74,673 04		
Total			157,495 95
Interest due and unpaid on stocks and bonds, not included in market value			6,078 75
Interest accrued and unpaid on stocks and bonds, not included in market value			4,868 70
Agents' balances			297,761 03
Bills receivable			3,196 00
Sundry, viz.:—			
Office furniture	$ 27,514 23		
Rents due and accrued	200 00		
			27,714 23
Notes for capital stock			5,700 00
Total assets			$ 1,988,701 40

LIABILITIES.

(1.) *Liabilities in Canada.*

For Fire Risks.

Net amount of fire losses adjusted but not due	$ 6,057 51	
" claimed but not adjusted	15,376 89	
Total net amount of unsettled claims for fire losses in Canada (of which $712.40 was incurred prior to 1904)		21,434 40

For Inland Marine Risks.

Net amount of inland marine losses claimed but not adjusted	$ 212 59	
Total net amount of unsettled claims for inland marine losses in Canada.		212 59

BRITISH AMERICA—*Continued.*

Liabilities in Canada.—Continued.

For Marine (Ocean) Risks.

Net amount of ocean losses claimed but not adjusted	$ 6,877 51	
Total net amount of unsettled claims for ocean losses in Canada (of which $100.43 accrued previous to 1904)		6,877 51
Total net amount of unsettled claims for losses in Canada		$ 28,524 50
Reserve of unearned premiums for all outstanding risks in Canada :—		
Fire	$374,558 64	
Ocean time hulls	29,543 91	
Ocean cargo	1,565 65	
Total reserve of unearned premiums for risks in Canada		405,668 20
Dividends declared and due but unpaid		5,725 87
Total liabilities, excluding capital stock, in Canada		$ 439,918 57

(2.) *Liabilities in other Countries.*

For Fire Risks.

Net amount for fire losses adjusted but not due	$ 17,815 25	
" " claimed but not adjusted	92,137 02	
" " resisted—in suit	7,248 11	
Total unsettled fire losses (of which $8,874.61 accrued previous to 1904)	$ 117,200 38	

For Inland Marine Risks.

Net amount of inland marine losses claimed but not adjusted	$ 8,327 41	
" " " resisted—not in suit	474 01	
Total unsettled inland marine losses (of which $1,074.01 accrued previous to 1904)	$ 8,801 42	

For Marine (Ocean) Risks.

Net amount of ocean losses adjusted but not due	$ 1,346 30	
" " " claimed but not adjusted	7,447 42	
" " " resisted—not in suit	275 11	
Total unsettled ocean losses	$ 9,068 83	
Total net amount of unsettled claims for losses in other countries		$ 135,070 63
Reserve of unearned premiums, viz. :—		
Fire	$1,064,826 26	
Inland marine and time hulls	51,052 71	
Ocean	9,935 58	
Total		1,125,814 55
Total liabilities in other countries		$ 1,260,885 18
Total liabilities, excluding capital stock, in all countries		$ 1,700,803 75
Surplus on policy-holders' account		$ 287,897 65
Capital stock paid up in cash and notes		$ 835,396 31

BRITISH AMERICA—*Continued.*

INCOME.

For Fire Risks.	In Canada.	In other Countries.
Gross cash received for premiums	$ 772,018 78	$ 2,333,012 97
Deduct reinsurance, rebate, abatement and return premiums	239,748 14	556,205 95
Net cash received for fire premiums	$ 532,270 64	$ 1,776,807 02
For Inland Marine Risks		
Gross cash received for premiums	$ 12,799 58	$ 218,728 30
Deduct reinsurance, rebate, abatement and return premiums	5,631 94	29,845 94
Net cash received for inland marine premiums	$ 7,167 64	$ 188,882 36
For Ocean Risks.		
Gross cash received for premiums	$ 117,410 79	$ 194,570 30
Deduct reinsurance, &c.	20,574 26	50,745 21
Net cash received for ocean premiums	$ 96,836 53	$ 143,825 09
Total net cash rec'd for fire, inland and ocean premiums	$ 636,274 81	$ 2,109,514 47

Total net cash received for premiums in all countries	$ 2,745,789 28
Received for interest on bonds and mortgages	45,571 51
Received for rents	5,261 37
Total	$ 2,796,622 16
Received for calls on capital	329,696 31
Total cash income	$ 3,126,318 47

EXPENDITURE.

For Fire Risks	In Canada.	In other Countries.
Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at $134,115.54)	$ 33,149 89	$ 102,919 64
Deduct amount received for reinsurance &c	10,033 74	6,414 26
Net amount paid during the year for said losses	$ 23,116 15	$ 96,505 38
Paid for losses occurring during the year	$ 732,419 18	$ 1,270,504 72
Deduct savings and salvage $ 4,517 95		
Deduct amount received for reinsurance 396,338 84		
Total deductions	225,772 73	175,084 06
Net amount paid for said losses	$ 506,646 45	$ 1,095,420 66
Total net amount paid during the year for fire losses	$ 529,762 60	$ 1,191,926 04

BRITISH AMERICA—*Continued.*

EXPENDITURE—*Continued.*

For Inland Marine Risks.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at $10,135.56)	$ 15,087 94	$ 26,807 86
Deduct savings and salvage and reinsurance	12,580 35	17,929 59
Net amount paid during the year for said losses	$ 2,507 59	$ 8,878 27
Paid for losses occurring during the year	$ 6,640 60	$ 153,178 09
Deduct savings and salvage $ 6,003 02		
Deduct reinsurance 30,932 95		
Total deductions	5,046 47	31,889 50
Net amount paid for said losses	$ 1,594 13	$ 121,288 59
Total net amount paid during the year for inland marine losses	$ 4,101 72	$ 130,166 86

Total net amount paid during the year for fire and inland marine losses	$ 1,855,957 22
Net amount paid during the year for ocean losses (in Canada $83,380.10; in other countries, $103,905.22)	187,285 32
Paid for dividends on capital stock at 6 per cent	44,894 25
Commission or brokerage	498,298 37
Salaries, fees and all other charges of officials	93,064 62
Taxes	57,382 42
Miscellaneous payments, viz.:—Adjustment expenses, $17,335.18; exchange, $3,844.95; board expenses and fire patrol, $33,944.30; postage, $16.358.44; advertising, $11,630.77; maps, $4,876.45; office expenses, $10,213.75; travelling, $2,727.06; directors' compensation, $4,200; printing and stationery, $16,252.77; specials, $78,177.74; telegraph and express, $4,129.88; various, $44,705.03; auditors and trustees, $845; legal expenses, $7,589.32; repairs to building, $1,775.36; total, $258,636,—less office furniture credit, $50	258,586 00
Total cash expenditure	$2,995,468 20

SYNOPSIS OF LEDGER ACCOUNTS.

Ledger assets, Dec. 31, 1903		$ 1,534,462 87
Income as above		3,126,318 47
		$ 4,660,781 34
Expenditure as above	$ 2,995,468 20	
Written off investments	21,930 45	
		3,017,398 65
Balance—net ledger assets, Dec. 31, 1904		$ 1,643,382 69

BRITISH AMERICA—*Concluded.*

RISKS AND PREMIUMS.

	In Canada.		In other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
Fire Risks.	$	$ cts.	$	$ cts.	$	$ cts.
Gross policies in force at date of last statement...	56,429,816	802,737 68	201,749,344	2,070,323 44	258,179,160	2,873,061 12
Taken during the year—new and renewed... ...	43,743,719	711,161 94	237,257,471	2,167,015 67	281,001,190	2,878,177 61
Total.	100,173,535	1,513,899 62	439,006,815	4,237,339 11	539,180,350	5,751,238 73
Deduct terminated.....	40,574,057	624,587 20	204,705,243	1,949,704 55	245,279,300	2,574,291 75
Gross in force at end of year.....	59,599,478	889,312 42	234,301,572	2,287,634 56	293,901,050	3,176,946 98
Deduct reinsured.....	9,427,276	161,316 04	25,928,789	220,011 54	35,356,065	381,327 58
Net in force at December 31, 1904..	50,172,202	727,996 38	208,372,783	2,067,623 02	258,544,985	2,795,619 40
Inland Marine Risks.						
Gross policies in force at date of last statement...	.....	....	1,286,262	47,347 00	1,286,262	47,347 00
Taken during the year . .	922,117	13,602 67	27,778,491	210,551 12	28,700,608	224,153 79
Total.....	922,117	13,602 67	29,064,753	257,898 12	29,986,870	271,500 79
Deduct terminated.....	922,117	13,602 67	26,830,662	212,501 05	27,752,779	226,103 72
Gross and net in force at December 31, 1904.....	....	... .	2,234,091	45,397 07	2,234,091	45,397 07
Ocean Risks.						
Gross policies in force at date of last statement...	1,170,469	41,525 30	3,496,396	62,549 44	4,666,865	104,074 74
Taken during the year.....	5,287,460	123,793 65	20,137,504	203,453 15	25,424,964	327,246 80
Total.....	6,457,929	165,318 95	23,633,900	266,002 59	30,091,829	431,321 54
Deduct terminated.....	5,709,451	104,665 47	21,145,833	199,358 65	26,855,284	304,024 12
Gross and net in force at December 31, 1904.....	748,478	60,653 48	2,488,067	66,643 94	3,236,545	127,297 42

National risks in force, Dec. 31, 1904—

Amount	$ 4,378,808 00
Premiums thereon.....	59,773 38
Total number of policies in force. ....(No return)	
Total net amount in force	$268,394,429 00
Total premiums thereon.....	3,028,087 27

THE CALEDONIAN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President and General Manager—
ROBERT CHAPMAN.

Secretary—
R. HILL STEWART.

Principal Office—Edinburgh.

Manager in Canada—LANSING LEWIS.

Head Office in Canada—Montreal.

(Organized in 1805. Incorporated, June 18, 1846. Commenced business in Canada, February, 1883.)

CAPITAL.

Amount of joint stock capital authorized, £1,000,000	$ 4,866,666 67
Amount subscribed for, £537,500	2,615,833 33
Amount paid up in cash, £107,500	523,166 67

ASSETS IN CANADA.

Stocks and bonds :—

	Par value.	Market value.
City of Toronto 4 per cent (1913) bonds	$ 7,300 00	$ 7,373 00
Canada 4 per cent reduced stock (1910)	4,866 67	5,034 08
City of Montreal 4 per cent debenture stock (1932)	48,666 67	50,613 33
City of Toronto 4 per cent (1924) bonds	13,972 20	14,251 64
" 4 " (1925) "	38,933 34	39,712 00
City of Quebec 5 per cent (1913) "	24,333 33	25,793 33
Montreal R. C. School 4 per cent bonds (1926)	15,000 00	15,600 00
Montreal Permanent 3 per cent debenture stock	15,086 67	12,823 66
City of Hamilton 4 per cent debentures (1934)	48,666 67	48,666 67
City of St. Henri 4½ per cent debentures (1953)	30,000 00	33,000 00
Total par and market values	$ 246,825 55	$ 252,867 71

Carried out at market value	$ 252,867 71

(The above being on deposit with the Receiver General.)

Cash in bank :—

Molsons Bank, Montreal	$ 5,119 59	
" (on deposit)	54,312 27	
Total		59,431 86
Cash in hands of agents in Canada		26,213 52
Insurance maps and plans		5,000 00
Office furniture		1,500 00
Total assets in Canada		$ 345,013 09

CALEDONIAN—*Continued.*

LIABILITIES IN CANADA.

Net amount of losses in Canada claimed but not adjusted	$ 8,966 00	
Total net amount of unsettled claims for fire losses in Canada		$ 8,966 00
Reserve of unearned premiums for all outstanding risks in Canada		210,355 13
Commission on uncollected premiums in agents' hands		4,704 61
Total liabilities in Canada		$ 224,025 74

INCOME IN CANADA.

Gross cash received for premiums	$ 341,186 25	
Deduct reinsurance, rebate, abatement and return premiums	40,343 70	
Net cash received for premiums		$ 300,842 55
Received for interest and dividends on bonds and stocks		8,165 49
Interest on bank accounts and bonds		2,861 39
Total income in Canada		$ 311,869 43

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at $2,726.72)	$ 2,608 08	
Amount paid for losses occurring during the year	$ 372,054 62	
Deduct amount received for reinsurance	6,655 13	
Net amount paid during the year for said losses	$ 365,399 49	
Total net amount paid during the year for losses in Canada		$ 368,007 57
Commission or brokerage		54,137 69
Salaries, fees and all other charges of officials in Canada		14,190 33
Paid for taxes in Canada		4,181 18
Miscellaneous payments, viz:—Printing and stationery, $1,303.50; travelling expenses, $855.20; advertising, $778.24; postage and exchange, $1,714.83; rent, $2,430; plans, $1,782.76; charges and law costs, $591.78; board expenses, $2,202.51; office furniture, $41.70; total, $11,700.52; less endorsement fees, $265.65.		11,434 87
Total expenditure in Canada		$ 451,951 64

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums thereon.
Gross policies at date of last statement	20,303	$ 28,819,901	$ 374,047 23
Policies taken during the year (new)	7,598	13,965,902	205,244 23
" " (renewed)	5,441	9,092,851	141,598 39
Total	33,342	$ 51,878,654	$ 720,889 85
Deduct terminated	11,936	21,309,188	301,836 11
Gross in force at end of year	21,406	$ 30,569,466	$ 419,053 74
Deduct reinsured		490,716	8,899 51
Net in force on December 31, 1904	21,406	$ 30,078,750	$ 410,154 23

Total number of policies in force in Canada	21,406
Total net amount in force	$30,078,750 00
Total premiums thereon	410,154 23

CALEDONIAN—*Continued.*

General Business Statement for the Year ending December 31, 1904.

FIRE REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
Fire funds at December 31, 1903—				Fire claims (after deducting sums re-insured)	268,106	14	1
Guarantee fund	270,000	0	0	Commission	81,916	19	0
Reserve for unexpired risk	164,549	0	0	Expenses of management	58,463	3	7
Special provision towards 1904 losses	45,000	0	0	Foreign and colonial taxes	7,300	7	0
Premiums £534,077 19 0					£ 415,787	3	8
Less re-insurances 114,838 17 10				Carried to profit and loss account	44,780	17	6
	419,239	1	2	Fire funds at end of year, as per general balance sheet—			
Interest and rents from fire funds (less income tax)	16,245	0	0	Guaranteed fund £270,000 0 0			
				Reserve fund for unexpired risk, 44% on 1904 premiums 184,465 0 0	454,465	0	0
	£ 915,033	1	2		£ 915,033	1	2

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance from 1903	67,865	6	7	Dividend and bonus paid in 1904	25,800	0	0
Interest (less income tax) yielded by investments representing paid-up capital, and amount in profit and loss account	6,529	10	0	Bad and doubtful debts	172	15	2
Transfer fees	14	7	6	Income tax on untaxed interest	688	17	0
Transferred from fire account	44,780	17	6	Balance	92,528	9	5
	£ 119,190	1	7		£ 119,190	1	7

CALEDONIAN—*Concluded.*

GENERAL BALANCE SHEET, DECEMBER 31, 1904.

LIABILITIES.	£	s.	d.
Shareholders' capital, £537,500 in 21,500 shares of £25, with £5 paid on each: total amount paid	107,500	0	0
Fire insurance funds	454,465	0	0
Annuities certain and leasehold redemption fund	1,260	9	10
Profit and loss account	92,528	9	5
	£ 655,753	19	3
Outstanding fire losses	36,662	16	10
Shareholders' dividends outstanding	2,532	14	0
Sundry balances due by the Company	2,692	4	2
Due to life department	391	12	8
	£ 698,033	6	11
LIFE DEPARTMENT.			
Liabilities as per separate balance sheet	2,275,125	0	2
	£2,973,158	7	1

ASSETS.	£	s.	d.
Mortgages on property within the United Kingdom	25,000	0	0
Investments—			
Colonial government securities	31,723	0	0
United States government securities	41,001	14	8
British municipal securities	10,000	0	0
Colonial municipal securities	57,257	10	0
United States municipal securities	58,750	17	4
Railway and other debentures and debenture stocks (including United States railroad bonds, £43,958)	57,847	2	8
Railway and other stocks and shares (preference and ordinary)	113,976	4	10
Feu-duties and ground rents	112,849	13	6
House property	89,850	3	10
Agents' balances (receipts in course of collection)	48,125	13	10
Outstanding premiums	20	10	0
Outstanding feu-duties	38	3	4
Interest and rents secured, but not due	4,690	6	2
Cash on current account	42,267	10	10
Office furniture and maps	4,628	0	0
Stamps	36	15	11
	£ 698,033	6	11
LIFE DEPARTMENT.			
Assets as per separate balance sheet	2,275,125	0	2
	£2,973,158	7	1

THE CANADIAN FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—JAS. H. ASHDOWN | Secretary—C. S. RILEY.
Chief Agent—R. T. RILEY. | Head Office—Winnipeg, Man.

(Incorporated by Act of the Legislature of the Province of Manitoba, Chapter 53 of the Statutes of 1887, amended by Chapter 49 of the Statutes of 1895. Incorporated by Act of the Parliament of the Dominion of Canada, 60-61 Victoria, Chapter 76, amended in 1904 by 4 Edward VII., Chapter 58. Licensed to transact business in Canada, September 1, 1897.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	$	500,000 00
Amount paid up in cash		125,000 00

(For List of Shareholders, see Appendix.)

ASSETS IN CANADA.

Loans secured by mortgages, first liens			$ 36,500 00
Interest accrued on said loans			635 36
Stocks and bonds owned by the company :—	Par value.	Market value.	
*City of Winnipeg 4 per cent bonds	$ 70,000 00	$ 70,000 00	
Canada Permanent Mortgage Corporation	10,000 00	10,000 00	
Central Canada Loan and Savings Co. debentures	10,000 00	10,000 00	
Canada Landed and National Investment Co. debentures	10,000 00	10,000 00	
Huron and Erie Loan and Savings Co. debentures	20,000 00	20,000 00	
Swan Lake School District debentures	50 00	50 00	
St. Vital " "	750 00	750 00	
Home Investment Loan and Savings Co. debentures	20,000 00	20,000 00	
Dominion Permanent Loan and Savings Co. debentures	10,000 00	10,000 00	
Canada Permanent and Western Canada Mortgage Corporation	80,000 00	80,000 00	
Hamilton Provident and Loan Society debentures	20,000 00	20,000 00	
Total par and market values	$ 250,800 00	$ 250,800 00	
Carried out at market value			250,800 00
Cash on hand at head office			6,515 92
Cash in banks, viz. :—			
Union Bank of Canada, Winnipeg		$ 50,742 11	
Bank of Ottawa, Winnipeg		13,303 47	
Union Bank, Toronto		93 41	
Total carried out			64,138 99
Interest accrued and unpaid on bonds and debentures			2,944 73
Agents' balances			18,790 89
Office furniture and insurance maps			5,186 70
Total assets			$ 385,512 59

*In deposit with the Receiver General.

CANADIAN FIRE—*Continued.*

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of losses adjusted but not due		$ 5,530 40
" " claimed but not adjusted		1,901 00
Net amount of losses resisted, not in suit		1,000 00
Total net amount of unsettled claims for fire losses in Canada		$ 8,431 40
Reserve of unearned premiums		141,672 11
Dividends declared but not yet due		3,750 00
Total liabilities in Canada (not including capital stock)		$ 153,853 51

(2) *Liabilities in other Countries.*

Reserve of unearned premiums for fire risks in other countries		$ 5,662 77
Total liabilities in other countries		$ 5,662 77
Total liabilities in all countries, except capital stock		$ 159,516 28
Surplus on policyholders' account		$ 225,996 31

INCOME.

	In Canada.	In other Countries.	
Gross cash received for premiums	$ 294,471 26	$ 15,733 85	
Deduct reinsurance, rebate, abatement and return premiums	89,384 73	3,418 49	
Net cash received for premiums	$ 205,086 53	$ 12,315 36	
Total net cash received for premiums in all countries			$ 217,401 89
Cash received for interest and dividends			12,688 13
Total cash income			$ 230,090 02

EXPENDITURE.

	In Canada.	In other Countries.	
Amount paid for losses occurring in previous years (which losses were estimated in the last statement at $2,214.78)	$ 4,043 40	$ 171 38	
Deduct reinsurance	2,000 00	.....	
Net amount paid during the year for said losses	$ 2,043 40	$ 171 38	
Amount paid for losses occurring during the year	$ 225,995 77	$ 2,830 92	
Deduct amount received for reinsurance	71,999 50	.....	
Net amount paid during the year for said losses	$ 153,996 27	$ 2,830 92	
Total net amount paid during the year for fire losses	$ 156,039 67	$ 3,002 30	
Total net amount paid during the year for losses			$ 159,041 97
Amount of dividends paid stockholders during the year			3,750 00
Paid for commission or brokerage			21,811 36
" salaries, fees and other expenses of officials			16,295 05
" taxes			3,101 43

CANADIAN FIRE—*Concluded.*

EXPENDITURE—*Concluded.*

Sundry payments:—Printing and stationery, $1,845.07; postage and telegrams, $1,145.99; charges, $2,537.27; advertising, $483.53; rent, $1,433.25; travelling expenses, $1,461.17; legal expenses, $217.90; Board fees, $637.26; adjustment fees, $1,499.89; office furniture, $425.32		11,686 65
Total cash expenditure	$	215,686 46

CASH ACCOUNT.

1903.	*Dr.*		
Dec. 31.	To balance on hand and in banks	$	67,951 35
1904.			
Dec. 31.	To income as above		230,090 02
	Received for realization of investments		23,300 00
		$	321,341 37
1904.	*Cr.*		
Dec. 31.	By Expenditure as above	$	215,686 46
	Investments		35,000 00
	Balance on hand and in banks		70,654 91
		$	321,341 37

RISKS AND PREMIUMS.

	In Canada.		In other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$	$	$	$	$
Gross policies in force at date of last statement	16,288,625	286,436 47	886,508	11,443 08	17,175,133	297,879 55
Taken during the year—new and renewed	15,687,470	292,109 12	1,189,254	14,744 04	16,876,724	306,853 16
Total	31,976,095	578,545 59	2,075,762	26,187 12	34,051,857	604,732 71
Deduct terminated	14,338,376	261,845 86	1,186,508	14,861 57	15,524,884	276,707 43
Gross in force at end of year	17,637,719	316,699 73	889,254	11,325 55	18,526,973	328,025 28
Deduct reinsured	2,700,480	49,439 44			2,700,480	49,439 44
Net in force at Dec. 31, 1904	14,937,239	267,260 29	889,254	11,325 55	15,826,493	278,585 84

Number of policies in force at date	16,934	
Net amount in force		$15,826,493 00
Premiums thereon		278,585 84

THE COMMERICAL UNION ASSURANCE COMPANY (LIMITED), LONDON, ENGLAND.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

Chairman—W. MURRAY GUTHRIE.
Principal Office—London, England.
Secretary—HENRY MANN.

Chief Agent in Canada—JAS. McGREGOR.
Head Office in Canada—Montreal.

(Established, September 28, 1861, Commenced business in Canada, September 11, 1863.)

CAPITAL.

Amount of capital authorized and subscribed for	£2,500,000 stg. =	$12,166,666 67
Amount of capital paid up in cash	250,000 stg. =	1,216,666 67

ASSETS IN CANADA (FIRE AND MARINE DEPARTMENT).

Montreal Board of Trade debentures		$ 2,000 00

Stocks, bonds, &c., in deposit with the Receiver General, viz.:—

	Par value.	Market value.
Canada 4 per cent stock	$ 50,613 00	$ 52,637 52
Queensland 4 per cent loan, 1878	73,000 00	74,460 00
Canada permanent mortgage Corpr. debs	24,333 00	24,333 00
British consolidated stock	48,667 00	42,826 96
Canada 3 per cent stock	24,333 00	23,603 01
Canadian Northern Railway debentures	143,567 00	149,309 68
Ceylon inscribed stock	4,867 00	5,353 70
Total par and market values	$ 369,380 00	$ 372,523 87

Carried out at market value		372,523 87
Cash on hand at head office in Canada		14 15

Cash in Banks, viz.:—

Bank of British North America, Winnipeg	$ 1,743 46	
Bank of British North America, Montreal	15,813 74	
Total carried out		17,557 20
Cash deposit with C.F.U.A.		250 00
Agents' balances		45,879 87
Bills revceivable		973 04
Approximate value of block plans		4,500 00
Office furniture		1,800 00
Total assets in Canada (exclusive of assets of life branch)		$ 445,498 13

COMMERCIAL UNION—*Continued.*

LIABILITIES IN CANADA (FIRE AND MARINE DEPARTMENT).

Net amount of fire losses in Canada, due and unpaid ($100 of which accrued in previous years)	$ 122 73	
" " claimed but not adjusted	6,906 38	
" " reported or supposed but not claimed	150 00	
" " resisted, in suit (accrued in previous year)	5,500 00	
" " resisted, not in suit	1,000 00	
Total net amount of unsettled claims for fire losses in Canada ($5,600 of which accrued in previous years)		$ 13,679 11
Reserve of unearned premiums for fire losses in Canada		369,426 06
Due for reinsurance and other accounts		1,772 37
Total liabilities in Canada		$ 384,877 54

INCOME IN CANADA.

For Fire Risks in Canada.

Gross cash received for fire premiums	$ 622,232 41	
Deduct reinsurance, rebate, abatement and return premiums	94,017 84	
Net cash received for premiums		$ 528,214 57
Received for interest on bonds, stocks, mortgages, &c		14,048 31
Total cash income in Canada		$ 542,262 88

EXPENDITURE IN CANADA.

For Fire Risks in Canada.

Paid during the year for fire losses and loss expenses occurring in previous years (which losses were estimated in the last statement at $20,998.77)	$ 23,360 94	
Deduct amount received for reinsurance and savings and salvage	2,650 96	
Net amount paid during the year for said losses	$ 20,709 98	
Paid for losses and loss expenses occurring during the year	$ 554,463 20	
Less amount received for savings and salvage and reinsurance	15,802 16	
Net amount paid for said losses and expenses	$ 538,661 04	
Total net amount paid during the year for fire losses and loss expenses.		$ 559,371 02
Commission or brokerage		90,997 70
Salaries, fees and other charges of officials in Canada		24,136 37
Taxes in Canada		5,865 13
Miscellaneous payments, viz.:—Rent, $2,060.91; travelling and surveys, $2,763.00; stationery and printing, $2,889.62; advertising and subscriptions, $939.66; postage, telegrams, &c., $2,496.17; office expenses, $3,321.93; legal expenses, $77.39; underwriters' associations, $3.638.62; block plans, $1,758.09; sundries, $754.50		20,699 89
Total cash expenditure in Canada		$ 701,070 11

COMMERCIAL UNION—*Continued.*

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums thereon.
Gross policies at date of last statement	32,579	$ 48,151,254	$ 684,642 60
Taken during the year—new and renewed	21,559	39,079,533	628,411 98
Total	54,138	$ 87,230,787	$1,313,054 58
Deduct terminated	21,336	37,062,684	545,666 88
Gross in force at end of year	32,802	$ 50,168,103	$ 767,387 70
Deduct reinsured		2,583,236	40,522 49
Net in force on December 31, 1904	32,802	$ 47,584,867	$ 726,865 21

Total number of policies in force in Canada	32,802	
Total net amount in force		$ 47,584,867 00
Total premiums thereon		726,865 21

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

FIRE REVENUE ACCOUNT.

	£ s. d.		£ s. d.
Amount of fire fund at beginning of the year	1,781,576 4 5	Losses paid and outstanding, after deduction of reinsurances	1,091,895 5 5
Premiums, after deduction of reinsurances	1,967,712 3 11	Commission and brokerage	312,420 2 8
Interest	56,116 19 3	Contributions to fire brigades	12,476 2 0
		State charges—Foreign	31,125 17 3
		Expenses of management	298,943 10 5
		Bad debts	538 11 11
		Amount to profit and loss	75,000 0 0
		Amount of fire fund at the end of the year	1,983,004 17 11
	£3,805,405 7 7		£3,805,405 7 7

MARINE REVENUE ACCOUNT.

	£ s. d.		£ s. d.
Amount of marine fund at the beginning of the year	485,094 16 11	Losses paid and outstanding, after deduction of reinsurances	103,401 19 3
Premiums, after deduction of reinsurances, discounts and returns	247,864 7 4	Expenses of management	39,514 14 11
Interest	17,179 6 3	Subscriptions to Lloyd's and register books	634 3 0
		Underwriters' and managers' commissions	4,673 6 7
		Bad debts	243 12 2
		Amount to profit and loss	50,000 0 0
		Amount of marine fund at the end of the year	551,670 14 7
	£ 750,138 10 6		£ 750,138 10 6

PROFIT AND LOSS ACCOUNT.

	£ s. d.		£ s. d.
Balance of last year's account	169,998 13 0	Dividend paid May 4	62,500 0 0
Interest and dividends not carried to departmental accounts	46,033 8 9	Interim dividend paid Nov. 4	50,000 0 0
Amount transferred from fire department	75,000 0 0	Interest on "West of England" debenture stock	11,359 7 1
Amount transferred from marine department	50,000 0 0	Interest on "Palatine" debenture stock	10,128 5 11
One-fifth of shareholders' proportion of life profits (1898-1902) £64,444	12,888 16 0	Income tax on profits	8,822 11 0
Transfer fees	66 15 0	Bonus to staff	8,877 4 9
		Alterations and repairs at head office and branches—	
		Expenditure during the year	6,548 7 5
		Amount written off freehold offices	10,000 0 0
		Guarantee and pension fund	10,000 0 0
		Balance carried to next year's account	175,751 16 7
	£ 353,987 12 9		£ 353,987 12 9

COMMERCIAL UNION—*Concluded.*

GENERAL BALANCE SHEET.

Liabilities.	£	s.	d.	*Assets.*	£	s.	d.
Shareholders capital—				Mortgages on property within the United Kingdom	27,508	18	4
Subscribed—50,000 shares of £50 each	£2,500,000	0	0	Mortgages on property out of the United Kingdom	74,811	0	0
Paid up	250,000	0	0	Mortgages on rates raised under Acts of Parliament	17,652	9	7
General reserve fund	200,000	0	0	Loans upon life interests and reversions	47,600	0	0
Investment reserve fund	24,883	11	10	Loans upon personal security	1,072	15	8
Guarantee and pension fund	70,496	5	0	Investments—			
Profit and loss account	175,751	16	7	British government securities	188,311	4	0
Shareholders' life profits accounts	38,666	8	0	Indian and Colonial government securities	296,478	7	8
Fire fund	1,983,004	17	11	Colonial municipal securities	73,247	10	6
Marine fund	551,670	14	7	Foreign government securities	177,781	14	3
Accident fund	92,211	18	2	United States government securities	193,750	3	8
"West of England" 4 p.c. term. deb. stock	298,506	0	0	United States railway bonds	696,119	16	10
"Palatine" 4 p.c. term. debenture stock	266,068	0	0	United States railway stocks	83,211	5	0
Balance of appropriation for "Palatine" purchase	17,188	12	6	United States municipal securities	168,361	2	8
Leasehold redemption and sinking fund account	7,224	10	4	Railway and other debentures and debenture stocks	356,906	5	3
Amounts due other companies for reinsurances	193,670	16	2	Railway and other stocks and shares	146,748	15	9
Outstanding losses—				Freehold premises at home and abroad, partly occupied as offices of the company, and partly producing revenue	719,083	17	11
Fire	177,430	0	0	Leasehold premises at home and abroad partly occupied as offices of the company, and partly producing revenue	20,099	1	10
Marine	7,347	0	0	Branch, agency and other balances	437,366	1	3
Accident	19,437	3	6	Amounts due by other companies for reinsurances and losses	81,725	12	2
Life department—Temporary deposit	30,954	3	10	Contribution of expenses due by "West of England Life Fund"	2,574	16	9
Perpetual premiums, fire deposits and survey fees	18,047	6	7	Outstanding premiums—			
Bills payable	5,326	16	7	Fire	16,222	8	5
Amounts due to agents and others	3,459	9	8	Marine	32,022	4	10
Interest received in advance of due dates	5,371	17	7	Accident	1,116	16	4
Unclaimed dividends and interest	713	6	6	Outstanding interest	5,845	10	5
	£4,437,430	15	4	Bills receivable	33,346	2	4
Life account, as per separate balance sheet	2,848,709	9	9	Stamps in hand	921	18	1
				Cash—			
				On deposit	129,075	8	3
				With bankers and in hand	408,469	7	7
					$4,437,430	15	4
				Life investments and outstanding accounts, as per separate balance sheet	2,848,709	9	9
	£7,286,140	5	1		£7,286,140	5	1

THE CONNECTICUT FIRE INSURANCE COMPANY, HARTFORD, CONN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—J. D. BROWNE. | Secretary—CHARLES R. BURT.

Chief Agents in Canada—DEWAR & BETHUNE.

Principal Office—Hartford, Conn. | Head Office in Canada—Ottawa.

(Incorporated, June, 1850. Commenced business in Canada, 1886.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash		$ 1,000,000 00

ASSETS IN CANADA.

Canada 3½ per cent stock in deposit with Receiver-General—Par value, $100,000; market value		$ 100,000 00
Agents' balances in Canada		12,763 86
Total assets in Canada		$ 112,763 86

LIABILITIES IN CANADA.

Net amount of losses in Canada adjusted but not due	$ 3,503 74	
" " claimed but not adjusted	370 13	
Total net amount of unsettled claims for fire losses in Canada		$ 3,873 87
Reserve or unearned premiums for all outstanding risks in Canada		52,578 68
Total liabilities in Canada		$ 56,452 55

INCOME IN CANADA.

Gross cash received for premiums	$ 83,104 89	
Deduct reinsurances, rebate, abatement and return premiums	9,108 11	
Net cash received for premiums		$ 73,996 78
Received for interest or dividends on stock		3,500 00
Total income in Canada		$ 77,496 78

CONNECTICUT FIRE—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated in the last statement at $1,357.81)	$ 1,397 10	
Deduct reinsurance	4 44	
Net amount paid for said losses	$ 1,392 66	
Amount paid for losses occurring during the year	$ 114,142 36	
Deduct amount received for reinsurance and savings and salvage	2,594 34	
Net amount paid during the year for the said losses	$ 111,548 02	
Total net amount paid during the year for losses		$ 112,940 68
Commission or brokerage		14,978 47
Taxes		1,970 01
Miscellaneous payments, viz.:—Postage, express, telegraph, exchange, &c., $315.27; adjustment and travelling expenses, $737.21; underwriters' associations, $625.53; advertising and sundries, $356.73		2,034 74
Total expenditure in Canada		$ 131,923 90

RISKS AND PREMIUMS.

Fire Risks in Canada.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	$ 5,435,352	$ 85,708 96
Policies taken during the year—new and renewed	4,819,778	89,203 83
Total	$ 10,255,130	$ 174,912 79
Deduct terminated	4,354,815	73,344 66
Gross in force at end of year	$ 5,900,315	$ 101,568 13
Deduct reinsurance	39,617	784 79
Net in force at December 31, 1904	$ 5,860,698	$ 100,783 34

Number of policies in force at date	(No return)
Total net amount in force	$ 5,860,698 00
Total premiums thereon	100,783 34

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

LEDGER ASSETS.

Book value of real estate unencumbered	$ 204,000 00
Mortgage loans on real estate	1,199,600 00
Book value of stocks and bonds	3,218,507 28
Cash on hand and in banks	305,364 78
Agents' debit balances	118,366 18
Bills receivable	15,770 67
Total	$ 5,061,608 91

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value	$ 135,758 72
Net amount of uncollected premiums not more than three months due	150,000 00
Gross assets	$ 5,347,367 63
Deduct assets not admitted	7,230 69
Total admitted assets	$ 5,340,136 94

CONNECTICUT FIRE—*Concluded.*

LIABILITIES.

Net amount of unpaid losses and claims	$ 266,447 65
Unearned premiums	2,658,768 13
Total liabilities, excluding capital stock	$ 2,925,215 78
Joint stock capital paid up in cash	$ 1,000,000 00
Surplus over all liabilities	1,414,921 16

INCOME.

Net cash received for premiums	$ 3,019,703 49
Interest and dividends	192,526 67
Rents	5,090 06
Total income	$ 3,217,320 22

EXPENDITURE.

Net amount paid for losses	$ 1,834,134 23
Dividends to stockholders	120,000 00
Commission or brokerage	617,796 11
Rents	10,795 04
Salaries, fees and all other charges of officials	215,689 29
Taxes, licenses and Insurance Department fees	99,282 85
Miscellaneous	197,163 79
Total cash expenditure	$ 3,094,861 31

RISKS AND PREMIUMS.

Fire Risks.

Written or renewed during the year	$280,106,595 00
Premiums thereon	3,673,183 20
Terminated during the year	248,784,087 00
Premiums thereon	3,326,868 77
Net in force, December 31, 1904	416,927,971 00
Premiums thereon	5,091,841 36

THE EQUITY FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—THOMAS CRAWFORD, M.L.A. | Chief Agent—WM. G. BROWN.

Principal Office—Toronto.

(Incorporated by letters patent bearing date January 29, 1898 ; commenced business in Ontario, January 29, 1898 ; Dominion license issued, July 1, 1901.)

CAPITAL.

Amount of joint stock or guarantee capital authorized	$ 1,000,000 00
Amount subscribed for	500,000 00
Amount paid up in cash and notes	144,650 00

(For List of Shareholders, see Appendix.)

ASSETS.

Bonds and debentures owned by the company, viz. :—

	Par value.	Market value.	
*City of Toronto bonds	$ 41,853 33	$ 41,694 80	
*Town of Woodstock bonds	11 000 00	11,305 72	
Dominion Permanent Loan Co's stock	2,100 00	2,062 50	
Total par and market values	$ 54,953 33	$ 55,063 02	
Carried out at market value			$ 55,063 02
Cash at head office			6,183 02

Cash in banks, viz. :—

Imperial Bank	$ 68,320 34	
Dominion Bank, National Park Bank, New York	†4,971 87	
Other banks	160 92	
		73,453 13
Interest on stock notes accrued		320 94
Agents' balances		36,706 84
Notes for capital stock (of which $405.50 is overdue)		23,976 75
Insurance plans		4,494 48
Office furniture		829 18
Reinsurance on claims		3,263 12
Sundry accounts		163 47
Total assets		$ 204,453 95

* On deposit with the Receiver General.
† Held by Trustees for "Canadian Fire Underwriters" policies.

EQUITY FIRE—*Continued.*

LIABILITIES.

(1.) *Liabilities in Canada.*

Net amount of losses claimed but not adjusted	$ 2,877 00	
" " resisted, in suit (accrued in previous years)	2,659 58	
Total net amount of unsettled claims for fire losses in Canada		$ 5,536 58
Reserve of unearned premiums for all outstanding risks in Canada		101,579 30
Reinsurances unpaid		2,524 13
Cancellation rebates unpaid		2,295 41
Sundry accounts unpaid		443 58
Total liabilities in Canada		$ 112,379 00

(2.) *Liabilities in other Countries.*

Net amount of losses claimed but not adjusted	$ 3,366 96	
Total net amount of unsettled claims for fire losses outside of Canada		$ 3,366 96
Reserve of unearned premiums for all outstanding risks outside of Canada		27,986 45
Total liabilities outside of Canada		$ 31,353 41
Total liabilities in all countries except capital stock		$ 143,732 41
Surplus on policy holders' account		$ 60,721 54

INCOME.

	In Canada.	In other countries.	
Gross cash received for premiums	$ 216,201 91	$ 76,247 18	
Deduct reinsurance, rebate, abatement and return premiums	65,059 48	30,102 19	
	$ 151,142 43	$ 46,144 99	
Net cash received for premiums in all countries			$ 197,287 42
Received for interest and dividends on bonds, stocks, &c			3,499 84
Total			$ 200,787 26
Receipts for calls on capital			70,673 25
Total income			$ 271,460 51

EXPENDITURE.

	In Canada.	In other countries.
Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at $3,911.42)	$ 4,465 11	$ .....
Deduct amount received for reinsurance	995 22	.....
Net amount paid during the year for said losses	$ 3,469 89	.....
Amount paid for losses occurring during the year	$ 232,426 38	$ 17,364 70
Deduct savings and salvage and reinsurance	93,393 16	.....
Net amount paid for said losses	$ 139,033 22	$ 17,364 70

EQUITY FIRE—*Concluded.*

EXPENDITURE—*Concluded.*

Total net amount paid during the year for losses, viz.: In Canada, $142,503.11; in other countries, $17,364 70	$	159,867 81
Amount of dividends paid during the year at 6 per cent		3,000 00
Paid for commission or brokerage		38,180 12
Paid for salaries, fees and all other charges of officials		15,270 23
Paid for taxes		3,690 03
All other expenditure, viz.:—Printing and stationery, $1,304.98 postage and telegrams, $1,324.40; advertising, $1,468.86; legal expenses, $796.36; guarantee bonds, $206.94; mercantile agency, $99.68; adjustment expenses, $2,292.17; agency expenses, $1,892.64; travelling expenses, $1,014.38; rent, $395; discount and exchange, $560.91; office furniture, $93.03; plans, $270.35; bonus to agents, $1,416.92		13,136 62
Total expenditure	$	233,144 81

CASH ACCOUNT.

1903. Dr.		1904. Cr.	
Dec. 31—To balance in hand and in banks at date	$ 23,306 55	Dec. 31—By expenditure as above	$ 233,144 81
1904.		By investments	2,062 50
Dec. 31—To income as above	271,460 51	Balance in hand and in banks at date	79,636 15
Received from realization of investments	20,076 40		
	$ 314,843 46		$ 314,843 46

RISKS AND PREMIUMS.

	In Canada.			In other Countries.			Total in all Countries.		
	No.	Amount.	Premiums thereon.	No.	Amount.	Premiums thereon.	No.	Amount.	Premiums thereon.
		$	$ cts.		$	$ cts.		$	$ cts.
Gross policies in force at date of last statement	13,643	15,798,088	210,202 71	....	.....	....	13,643	15,798,088	210,202 71
Taken during the year—new and renewed	11,792	15,010,117	225,004 62	1,640	4,537,464	92,096 94	13,432	19,547,581	317,101 56
Total	25,435	30,808,205	435,207 33	1,640	4,537,464	92,096 94	27,075	35,345,669	527,304 27
Deduct terminated	10,183	13,258,621	189,374 74	532	1,769,452	35,954 72	10,715	15,028,073	225,329 46
Gross in force at end of year	15,252	17,549,584	245,832 59	1,108	2,768,012	56,142 22	16,360	20,317,596	301,974 81
Deduct reinsured	....	3,029,530	48,460 41	....	7,000	169 31	.....	3,036,530	48,629 72
Net in force at Dec. 31, 1904	15,252	14,520,054	197,372 18	1,108	2,761,012	55,972 91	16,360	17,281,066	253,345 09

Total number of policies in force in Canada at date	16,360	
Total net amount in force		$ 17,281,066 00
Total premiums thereon		253,345 09

THE GERMAN-AMERICAN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—WILLIAM N. KREMER. | Secretary—CHARLES G. SMITH.

Chief Agent in Canada—WALTER KAVANAGH.

Principal Office—58 Liberty St., New York. | Head Office in Canada—Montreal.

(Incorporated March 6, 1872. Commenced business in Canada December 7, 1904.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash	$	1,500,000 00

ASSETS IN CANADA.

Toronto Local Improvement 3½ per cent bonds, in deposit with the Receiver General. Par value, $110,000; market value	$	102,300 00
Cash in Dominion Bank, Toronto		1,925 00
Agents' balances in Canada		6,918 16
Total assets in Canada	$	111,143 16

LIABILITIES IN CANADA.

Reserve of unearned premiums for all outstanding risks in Canada	$	8,773 00
Total liabilities in Canada	$	8,773 00

INCOME IN CANADA.

Received for interest on bonds in Canada	$	1,925 00
Total income in Canada	$	1,925 00

EXPENDITURE IN CANADA.

Paid for taxes in Canada	$	210 00
Miscellaneous payments, viz.:—Fieldmen's inspection expenses, $799.67; travelling expenses, $690.45; stationery, printing, &c., $276.95		1,767 07
Total expenditure in Canada	$	1,977 07

GERMAN-AMERICAN—*Continued.*

RISKS AND PREMIUMS.

Fire Risks in Canada.	Amount.	Premiums thereon.
Policies taken during the year	$ 619,445 00	$ 9,072 78
Deduct terminated	3,000 00	12 85
Gross and net in force at December 31, 1904	$ 616,445 00	$ 9,059 93

General Business Statement for the Year ending December 31, 1904.

INCOME.

Net cash received for premiums	$ 5,326,190 28
Interest and dividends	467,770 55
Rents	1,200 00
Profit on sale or maturity of ledger assets	52,139 45
Profit and loss	828 78
Total income	$ 5,848,129 06

DISBURSEMENTS.

Net amount paid for losses	$ 3,071,517 12
Paid stockholders for interest or dividends	375,000 00
Commissions or brokerage	973,049 80
Salaries, fees and all other charges of officials	222,079 61
Rents	35,735 10
Taxes, licenses and Insurance Department fees	137,471 26
All other disbursements	451,043 14
Total disbursements	$ 5,265,896 03

LEDGER ASSETS.

Book value of real estate unencumbered	$ 15,000 00
Mortgage loans on real estate, first liens	15,000 00
Book value of bonds and stocks owned	11,232,748 73
Cash on hand and in banks	402,324 95
Agents' balances	880,676 59
Total ledger assets	$12,545,750 27

NON-LEDGER ASSETS.

Interest accrued	51,366 26
Market value of bonds and stocks over book value	392,692 27
Gross assets	$12,989,808 80
Deduct assets not admitted	9,102 97
Total admitted assets	$12,980,705 83

GERMAN-AMERICAN—*Concluded.*

LIABILITIES.

Net amount of unpaid losses and claims	$ 637,067 25
Unearned premiums	4,713,862 04
Salaries, rents, taxes, &c., due or accrued	12,337 95
Commissions, brokerage, &c., due or to become due to agents and brokers	26,340 46
Return premiums and reinsurance premiums	249,190 75
Total amount of all liabilities except capital	$ 5,638,798 45
Capital actually paid up in cash	1,500,000 00
Surplus	5,841,907 38
Total liabilities	$12,980,705 83

RISKS AND PREMIUMS.

Fire Risks.

Written or renewed during the year	$833,764,533 00
Premiums thereon	8,337,991 67
Terminated during the year	733,397,434 00
Premiums thereon	7,345,467 06
Net in force at December 31, 1904	916,013,252 00
Premiums thereon	8,880,630 82

THE GUARDIAN ASSURANCE COMPANY (LIMITED).

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

Chairman—HON. EVELYN HUBBARD. | Principal Office—London, England.
Manager Fire Dept.—A. J. RELTON. | Chief Agent in Canada—HUGH M. LAMBERT.

Head Office in Canada—Montreal.

(Established, December 17, 1821. Commenced business in Canada, May 1, 1869.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	£2,000,000	stg.=	$ 9,733,333 33
Amount paid up in cash	1,000,000	" =	4,866,666 67

ASSETS IN CANADA.

Value of real estate (unencumbered) in Canada (Metropolitan Bank building, 181 St. James Street, Montreal, $118,750, and new building 160 St. James Street, Montreal, $325,000) ..... $ 443,750 00

Stocks, bonds or debentures owned by the company, viz.:—

	Par value.	Market value.
In deposit with Receiver General—		
Canada 4 per cent guaranteed loan (1910)	$ 138,700 00	$ 144,248 00
Province of Quebec 3 per cent stock	48,666 66	43,921 66
Dominion of Canada 4 per cent inscribed stock	73,000 00	75,190 00
Côte St. Antoine (Westmount) bonds 3	30,000 00	30,900 00
Canadian Northern Ry. 4 per cent bonds	48,666 67	50,126 67
Province of Manitoba 4 per cent bonds	23,000 00	23,920 00
	$ 362,033 33	$ 368,306 33
In control of Company—		
City of Winnipeg 5 per cent bonds	$ 14,000 00	$ 16,142 00
St. Louis du Mile End 4 per cent bonds	10,000 00	10,000 00
Brantford 4 per cent bonds	10,000 00	10,200 00
Maisonneuve 5 per cent bonds	7,000 00	8,400 00
St. Henry 4½ per cent bonds	6,000 00	6,351 00
Montreal R. C. School 4 per cent bonds	15,000 00	15,660 00
Town of St. Louis 4 per cent bonds	10,000 00	10,000 00
Town of Côte St. Antoine (Westmount) 4 per cent bonds	5,000 00	5,150 00
City of St. Henri 4 per cent bonds	15,000 00	15,000 00
Province of Manitoba 4 per cent bonds	25,000 00	26,000 00
City of Montreal 7 per cent permanent stock	3,000 00	5,550 00
Total	$ 120,000 00	$ 128,453 00
Total par and market values	$ 482,033 33	$ 496,759 33

Carried out at market value	496,759 33
Cash on hand at head office in Canada	59 70

GUARDIAN—*Continued.*

Cash in banks, viz.:—		
Molsons Bank	$ 24,115 65	
Dominion Bank	21,578 66	
Total cash in banks		45,694 31
Special deposit, C.F.U.A		250 00
Cash in hands of agents in Canada		63,744 76
Interest accrued		2,317 77
Sundry debts owing the company		3,576 21
Total assets in Canada		$ 1,056,152 08

LIABILITIES IN CANADA.

Net amount of losses claimed but not adjusted ($600 of which accrued in previous years)	$ 18,882 40	
Net amount of losses resisted, in suit (accrued in previous years)	2,500 00	
Total net amount of unsettled claims for losses in Canada		$ 21,382 40
Reserve of unearned premiums for all outstanding fire risks in Canada.		359,406 89
Total liabilities in Canada		$ 380,789 29

INCOME IN CANADA.

Gross cash received for fire premiums	$ 632,425 13	
Deduct reinsurance, rebate, abatement and return premiums	85,183 93	
Net cash received for fire premiums		$ 547,241 20
Received interest on stocks, bonds, &c		14,059 22
Received for rents		12,244 82
Bad debts recovered		200 92
Total income in Canada		$ 573,746 16

EXPENDITURE IN CANADA.

Paid during the year for losses occurring in previous years (which losses were estimated in the last statement at $17,150.27)	$ 15,381 86	
Paid for losses occurring during the year	$ 471,239 68	
Deduct amount received for savings and salvage and for reinsurance	40,176 44	
Net amount paid during the year for said losses	$ 431,063 24	
Total net amount paid during the year for fire losses		$ 446,445 10
Commission or brokerage		98,322 91
Salaries, fees, and all other charges of officials in Canada		30,262 86
Taxes		5,863 90
Miscellaneous payments, viz.:—Dominion Government assessment, $229.75; travelling expenses, $4,293; tariff association charges, $3,384.63; advertising, $1,872.62; postage, $2,920.15; printing and stationery, $2,574.98; maps and plans, $2,774; rents, &c., $5,457.85; sundries, $1,327.33; legal expenses, $91.10; commercial agencies, $250; exchange and telephone, $456.10; newspapers and periodicals, $156.75		25,788 26
Total cash expenditure in Canada		$ 606,683 03

GUARDIAN—*Concluded.*

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement..	29,126	$ 46,573,253	$ 662,546 15
Taken during the year—new and renewed	21,668	36,958,520	622,732 83
Total.....	50,794	$ 83,531,773	$1,285,278 98
Deduct terminated.....	17,574	35,392,538	559,162 97
Gross in force at end of year.....	33,220	$ 48,139,235	$ 726,116 01
Deduct reinsured		1,474,381	19,815 00
Net in force at December 31, 1904	33,220	$ 46,664,854	$ 706,301 01

Total number of policies in force in Canada at date	33,220	
Total net amount in force.....		$46,664,854 00
Total premiums thereon		706,301 01

(For General Business Statement, see Appendix.)

THE HARTFORD FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—GEO. L. CHASE. | Secretary—P. C. ROYCE.

Principal Office—Hartford, Conn., U.S.

Chief Agent in Canada—JOHN MAUGHAN. | Head Office in Canada—Toronto.

(Incorporated May, 1810. Commenced business in Canada, November, 1836.)

CAPITAL.

Amount of capital authorized	$ 3,000,000 00
Subscribed for and paid up in cash	1,250,000 00

ASSETS IN CANADA.

Stocks and bonds on deposit with Receiver General :—

	Par value.	Market value.
Montreal Corporation 4 per cent stock	$ 62,500 00	$ 68,750 00
Ontario Bank stock, 43½ shares	4,333 34	5,633 33
Bank of Montreal stock, 100 shares	20,000 00	51,000 00
City of Toronto debentures	59,373 34	60,171 46
Total par and market values	$ 146,206 68	$ 185,554 79

Carried out at market value		$ 185,554 79
Bank of Montreal stock held by the company, par value $15,000, market value		38,250 00
Cash in Imperial Bank, Toronto		39,921 67
Cash in hands of agents in Canada		41,844 15
Total assets in Canada		$ 305,570 61

LIABILITIES IN CANADA.

Net amount of fire losses in Canada, adjusted but not due	$ 14,475 12	
Total net amount of unsettled claims for fire losses in Canada		$ 14,475 12
Reserve of unearned premiums for all outstanding fire risks in Canada		231,661 38
Total liabilities in Canada		$ 246,136 50

INCOME IN CANADA.

Gross cash received for premiums	$ 398,342 90	
Deduct reinsurance, rebate, abatement and return premiums	36,912 71	
Net cash received for fire premiums		$ 361,430 19
" interest and dividends		11,084 86
Total cash income in Canada		$ 372,515 05

HARTFORD FIRE INSURANCE COMPANY—*Continued.*

EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at $11,435.23)	$ 10,685 23	
Paid for losses occurring during the year	322,412 53	
Total net amount paid during the year for fire losses		$ 333,097 76
Commission or brokerage		68,428 57
Salaries, fees, &c		13,164 80
Taxes in Canada		3,191 54
Miscellaneous payments, viz.:—Postage, telegrams, telephones, exchange and express, $899.97; stationery, printing and office supplies, $1,059; subscription to mercantile agency, maps and sundries, $1,173.83; office rent, clerks' travelling expenses and supervision of Manitoba and North-west business, $3,310.09; rent, clerks and other expenses of agencies at Montreal and Toronto, $5,353.87; expenses of associations and boards, $600.38		12,397 14
Total expenditure in Canada		$ 430,279 81

RISKS AND PREMIUMS.

Fire Risks in Canada.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	$ 22,021,065	$ 317,415 74
Taken during the year—new and renewed	24,255,565	422,854 96
Total	$ 46,276,630	$ 740,270 70
Deduct terminated	18,854,813	290,268 96
Gross in force at end of year	$ 27,421,817	$ 450,001 74
Deduct reinsured	295,467	3,998 86
Net in force at December 31, 1904	$ 27,126,350	$ 446,002 88

Total number of policies in force in Canada at date	(No return.)
Total net amount in force	$27,126,350 00
Total premiums thereon	446,002 88

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

LEDGER ASSETS.

Book value of real estate unencumbered	$ 928,995 67
Loans on mortgages of real estate	696,794 00
Loans secured by pledge of bonds, stocks or other collaterals	4,800 00
Book value of stocks and bonds	9,584,751 19
Cash in hand and in banks	667,558 33
Agents' balances	1,233,732 10
Printing plant	29,331 00
Total ledger assets	$13,145,962 29

NON-LEDGER ASSETS.

Interest due and accrued	$ 10,133 02
Rents accrued	1,488 85
Market value of real estate over book value	17,504 33

HARTFORD FIRE INSURANCE COMPANY—*Concluded.*

NON-LEDGER ASSETS—*Concluded.*

Market value of bonds and stocks over book value	$ 1,196,044 86
Gross uncollected premiums	1,236,650 00
Reinsurance due from other companies on losses paid	26,404 40
Gross assets	$15,634,187 75
Deduct depreciation from book value of ledger assets to bring the same to market value, viz.:—Printing plant	1,704 41
Total admitted assets	$15,632,483 34

LIABILITIES.

Net amount of unpaid losses	$ 948,768 04
Unearned premiums	9,010,890 59
Commissions, brokerage and other charges due or to become due to agents and brokers	185,002 84
Return premiums	211,573 20
Total liabilities, except capital stock	$10,356,234 67
Capital stock paid up in cash	$ 1,250,000 00
Divisible surplus	4,026,248 67

INCOME.

Net cash received for premiums	$11,876,983 65
Interest and dividends	471,012 72
Rents	22,381 76
Profit on sale or maturity of ledger assets	21,811 27
From agency balances	553 93
Reinsuring companies under treaty	7,728 56
Total cash income	$12,400,471 89

EXPENDITURE.

Net amount paid for losses	$ 7,252,929 13
Dividends to shareholders	507,325, 00
Commission or brokerage	2,121,301 50
Salaries, fees and other charges of officers, clerks and other employees	742,491 87
Taxes, licenses and insurance department fees	271,723 97
Loss on sale or maturity of ledger assets	200 00
Agency balances marked off	7,174 88
General expenses	782,050 41
Total cash expenditure	$11,685,196 76

RISKS AND PREMIUMS—FIRE RISKS.

Amount of policies written or renewed during the year	$1,099,332,741 00
Premiums thereon	14,549,405 06
Amount terminated during the year	941,706,028 00
Premiums thereon	12,827,499 38
Net amount in force December 31, 1904	1,427,050,971 00
Premiums thereon	17,469,121 34

THE HOME INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING NOVEMBER 30, 1904.

President—ELDRIDGE G. SNOW. | Secretaries—{ AREUNAH M. BURTIS. WILLIAM H. CHENEY.

Principal Office—New York.

Chief Agent in Canada—F. W. EVANS. | Head Office in Canada—Montreal.

(Incorporated, 1853. Commenced business in Canada, January 1, 1902.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash	$ 3,000,000 00

ASSETS IN CANADA.

Bonds in deposit with the Receiver General—

	Par value.	Market value.
U.S. 4 per cent registered bonds	$ 100,000	$ 130,000
District of Columbia bonds	50,000	60,000
Total par and market values	$ 150,000	$ 190,000

Carried out at market value		$ 190,000 00
Agents' balances and outstanding premiums in Canada		24,720 28
Total assets in Canada		$ 214,720 28

LIABILITIES IN CANADA.

Net amount of losses in Canada claimed but not adjusted	$ 17,618 80	
Total net amount of unsettled claims for fire losses in Canada		$ 17,618 80
Reserve of unearned premiums for all outstanding fire risks in Canada		159,061 55
Total liabilities in Canada		$ 176,680 35

INCOME IN CANADA.

Gross cash received for premiums	$ 317,237 96	
Deduct reinsurance, rebate, abatement and return premiums	36,871 68	
Net cash received for fire premiums		$ 280,366 28
Interest on bonds		4,912 50
Total income in Canada during the year		$ 285,278 78

HOME—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years, (which losses were estimated in the last statement at $16,999.84)	$ 16,564 46	
Amount paid for losses occurring during the year	$ 412,560 89	
Deduct reinsurance	3,833 48	
Total net amount paid during the year for said losses	$ 408,727 41	
Net amount paid for fire losses in Canada		$ 425,291 87
Commission or brokerage in Canada		57,052 77
Salaries, fees and all other charges of officials in Canada		2,187 45
Taxes in Canada		3,119 86
All other payments and expenditures in Canada, viz :—Stationery, $55.65 ; postage, express, telegrams and exchange, $1,273.31 ; advertising, $120.94 ; maps, $944.05 ; Underwriters' Association, $971.09 ; sundries, $495 ; travelling expenses, $90.54		3,950 58
Total expenditure in Canada		$ 491,602 53

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	5,326	$ 12,312,803	$ 190,850 01
Taken during the year—new and renewed	7,616	19,046,833	321,194 83
Total	12,942	$ 31,359,636	$ 512,044 84
Deduct policies terminated	4,678	13,125,454	207,489 76
Gross in force at date	8,264	$ 18,234,182	$ 304,555 08
Deduct reinsured		38,500	440 97
Net in force at November 30, 1904	8,264	$ 18,195,682	$ 304,114 11

Number of policies in force in Canada at date	8,264	
Total net amount in force at November 30, 1904		$ 18,195,682 00
Total net premiums thereon		304,114 11

General Business Statement for the Year ending December 31, 1904.

INCOME.

Total premium income	$ 8,491,101 65
Received for interest and dividends	577,071 51
Received for rents	173,375 25
Profit on sale or maturity of ledger assets	90,195 60
Income from other sources	4,023 06
Total income	$ 9,335,767 07

DISBURSEMENTS.

Net amount paid for losses	$ 5,316,503 24
Paid stockholders for interest or dividends	420,000 00
Commission or brokerage	1,504,387 24
Salaries, fees and all other charges of officials	483,404 84
Rents	85,957 33
Taxes, licenses and Insurance Department fees	226,702 03
Loss on sale or maturity of ledger assets	8,380 58
All other disbursements	618,461 91
Profit and loss account	18,659 53
Total disbursements	$ 8,682,456 70

HOME—*Concluded.*

LEDGER ASSETS.

Book value of real estate unencumbered	$ 1,593,892 06
Mortgage loans on real estate, first liens	81,700 00
Book value of bonds and stocks owned	13,736,494 50
Cash on hand and in banks	1,042,689 43
Agents' balances	649,145 70
Bills receivable	277 13
Counter and office premiums uncollected	454,887 91
Total ledger assets	$17,559,086 73

NON–LEDGER ASSETS.

Interest due and accrued	$ 1,708 50
Market value of bonds and stocks over book value	1,946,661 83
Gross assets	$19,507,457 06
Deduct assets not admitted	90,127 53
Total admitted assets	$19,417,329 53

LIABILITIES.

Net amount of unpaid losses and claims	$ 976,171 49
Total unearned premiums	7,210,566 00
Salaries, rents, expenses, &c., due and accrued	75,000 00
Commission and brokerage, due and accrued	84,217 66
Reinsurance premiums	695,053 15
Total liabilities, excluding capital stock	$ 9,041,008 30
Capital stock paid up in cash	$ 3,000,000 00
Gross divisible surplus	$ 7,376,321 23

RISKS AND PREMIUMS.

Fire Risks.

Amount of policies written or renewed during the year	$1,199,799,193 00
Premiums thereon	12,365,280 00
Amount of policies terminated during the year	1,098,084,609 00
Premiums thereon	11,456,538 00
Net amount of policies in force at December 31, 1904	1,298,270,327 00
Premiums thereon	13,632,100 00

Marine and Inland Risks.

Amount of policies written or renewed during the year	$ 81,234,095 00
Premiums thereon	538,322 72
Amount of policies terminated during the year	80,743,828 00
Premiums thereon	558,975 00
Net amount in force at December, 31, 1904	12,456,205 00
Premiums thereon	338,224 00

THE INSURANCE COMPANY OF NORTH AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—CHARLES PLATT.
Chief Agents in Canada—
ROBERT HAMPSON & SON.

Secretary—GREVILLE E. FRYER.
Principal Office—Philadelphia.
Head Office in Canada—Montreal.

(Incorporated, April 14, 1794. Commenced business in Canada, November 7, 1889).

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up in cash	$ 3,000,000 00

ASSETS IN CANADA.

Bonds in deposit with the Receiver General, viz. :—

	Par value.	Market value.
City of Montreal 4 per cent bonds	$ 111,000 00	$ 114,330 00
Canadian Northern Railway 4 per cent bonds	30,173 33	30,750 00
Total par and market values	$ 141,173 33	$ 145,080 00

Carried out at market value		$ 145,080 00
Cash in banks, viz.:—		
Bank of Montreal, Montreal	$ 41,005 77	
" St. John, N.B.	4,883 24	
" Halifax, N.S.	16,907 76	
Total cash in banks		62,796 77
Agents' balances and outstanding premiums in Canada		16,471 53
Total assets in Canada		$ 224,348 30

LIABILITIES.

Net amount of fire losses in Canada, adjusted but not due	$ 3,107 50	
" " reported or supposed but not claimed	593 00	
" " resisted, not in suit	1,500 00	
Total net amount of unsettled claims for fire losses in Canada		$ 5,200 50
Total net amount of unsettled claims for inland marine losses in Canada		850 00
Reserve of unearned premiums for all unexpired fire risks in Canada		156,899 89
" " " " inland marine risks in Canada		2,365 38
Total liabilities in Canada		$ 165,315 77

THE INSURANCE COMPANY OF NORTH AMERICA—*Continued.*

INCOME IN CANADA.

Gross cash received for fire premiums	$ 289,498 12	
Deduct reinsurance, rebate, abatement and return premiums	43,295 00	
Net cash received for fire premiums		$ 246,203 12
Net cash received for inland marine premiums		14,446 29
Interest on bonds, stocks, &c		5,640 00
Total income in Canada		$ 266,289 41

EXPENDITURE IN CANADA.

Amount paid during the year for fire losses occurring in previous years (which losses were estimated in the last statement at $3,772)	$ 3,540 07	
Amount paid for fire losses occurring during the year	$ 305,077 80	
Deduct amount received for reinsurance	$ 1,585 92	
Deduct savings and salvage	4,898 36	
Total deductions	6,484 28	
Net amount paid during the year for said losses	$ 298,593 52	
Total net amount paid during the year for fire losses in Canada		$ 302,133 59
Net amount paid during the year for inland marine losses in Canada		297 20
Paid for commission and brokerage in Canada		70,019 51
Taxes in Canada		3,330 34
Miscellaneous payments, viz:—Advertising, $420.70; maps and plans, $887.67; postage, telegrams, &c., $1,701.60; stationery and printing, $2,405.66; travelling expenses, $1,061.50; underwriters' associations, $1,715.77; sundries, $465.78; office expenses, $499.24.		9,157 92
Total expenditure in Canada		$ 384,938 56

RISKS AND PREMIUMS.

Fire Risks in Canada.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	$ 19,151,921	$ 259,001 74
Taken during the year—new and renewed	19,772,717	300,138 70
Total	$ 38,924,638	$ 559,140 44
Deduct terminated	17,468,161	249,551 66
Gross in force at end of year	$ 21,456,477	$ 309,588 78
Deduct reinsured	434,400	6,785 20
Net in force December 31, 1904	$ 21,022,077	$ 302,803 58
Inland Marine risks in Canada.		
Gross policies in force at date of last statement	$ 5,000	$ 212 50
Taken during the year	3,430,785	14,446 29
Total	$ 3,435,785	$ 14,658 79
Deduct terminated	3,373,285	12,293 41
Net in force December 31, 1904	$ 62,500	$ 2,365 38
Total number of policies in Canada at date	(No return).	
Total net amount in force		$21,084,577 00
Total premiums thereon		305,168 96

THE INSURANCE COMPANY OF NORTH AMERICA—*Continued.*

General Business Statement for the Year ending December 31, 1904.

LEDGER ASSETS.

Book value of real estate, unencumbered	$	544,783 10
Mortgage loans on real estate, first liens, $788,376.04; other than first, $2,900		791,276 04
Book value of bonds and stocks owned by the company		7,719,189 32
Amount of loans secured by pledge of bonds, stocks or other collaterals.		87,600 00
Cash on hand and in banks		1,237,565 70
Book debts due the company		24,997 10
Bills receivable		34,722 82
Agents' debit balance		1,147,828 59
Total ledger assets		$11,587,962 67

NON-LEDGER ASSETS.

Interest due, $1,275.43, and accrued, $4,736.32, on mortgages	$	6,011 75
Market value of bonds and stocks over book value		396,197 28
Reinsurance claims on marine losses paid		16,989 96
Gross assets		$12,007,161 66
Deduct assets not admitted		26,428 07
Total admitted assets		$11,980,733 59

LIABILITIES.

Net amount of unpaid losses and claims—fire, $460,000; marine and inland, $395,200	$	855,200 00
Total unearned premiums—fire, $4,232,190.26; marine and inland, $369,959		4,602,149 26
Amount reclaimable by the insured on perpetual fire policies, being 90 and 95 per cent of the premium or deposit received		757,357 13
Due and accrued for salaries, rent, commissions, brokerage, &c.		50,109 32
Dividends to stockholders remaining unpaid		106 20
Reinsurance premiums		13,073 38
Total liabilities (not including capital stock)	$	6,277,995 29
Joint stock capital paid up in cash	$	3,000,000 00
Surplus over all liabilities		2,702,738 30

INCOME DURING THE YEAR.

Net cash received for premiums other than perpetuals—fire, $5,356,830.08; marine and inland, $1,819,415.68	$	7,176,245 76
Deposit premiums received on perpetual risks		19,388 22
Received for interest and dividends		388,044 71
Rents		32,103 66
Profit on sale or maturity of ledger assets during the year		32,718 33
Perpetual permits, transfer fees and earned deposits		2,866 55
Dividends from bad debts previously charged off		237 01
Total income	$	7,651,604 24

THE INSURANCE COMPANY OF NORTH AMERICA—*Concluded.*

EXPENDITURE DURING THE YEAR.

Net amount paid for losses—fire, $3,284,925.01; marine and inland, $1,048,537.67	$ 4,333,462 68
Deposit premiums returned on perpetual risks	33,983 14
Paid stockholders for interest or dividends	359,937 00
Commission or brokerage	1,437,517 35
Salaries, fees and all other charges of officials	446,918 93
Rents	30,463 91
Taxes, licenses and insurance department fees	162,897 38
Loss on sale or maturity of ledger assets	18,575 48
All other expenditure	295,082 83
Total expenditure	$ 7,118,838 70

RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year	$550,993,372 00
Premiums thereon	6,753,403 16
Amount of marine or inland risks written or renewed during the year	395,943,169 00
Premiums thereon	2,229,147 54
Amount of fire risks terminated	503,358,634 00
Premiums thereon	6,165,995 97
Amount of marine and inland risks terminated	396,132,765 00
Premiums thereon	2,223,660 54
Net amount of fire risks in force on December 31, 1904	681,316,074 00
Premiums thereon	8,252,468 81
Net amount of marine and inland risks in force on December 31, 1904	6,571,245 00
Premiums thereon	369,959 00

PERPETUAL RISKS.

Amount of risks written during the year	$ 684,744 26
Deposits thereon	19,388 22
Amount of risks terminated	1,094,313 58
Deposits	33,983 14
Amounts in force on December 31, 1904	33,056,494 75
Deposits	834,102 09

THE LAW UNION AND CROWN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

Chairman—G. M. ARNOLD. | General Manager—A. MACKAY.
Manager in Canada—J. E. E DICKSON. | Head Office in Canada—Montreal.
Principal Office—126 Chancery Lane, London, England.
(Incorporated, 1825. Commenced business in Canada, April 1, 1899.)

CAPITAL.

Amount of joint stock capital authorized	$ 9,733,333 33
Amount subscribed for	7,300,000 00
Amount paid up in cash	438,000 00
Amount of debenture capital paid up	1,379,018 67

ASSETS IN CANADA.

Value of real estate (less encumbrances) held by the company in Canada, including various lots and buildings in Vancouver, Victoria and New Westminister, B. C., and Calgary N.W.T		$ 190,673 71
Amount of mortgage loans on real estate in Canada, first liens		2,535,189 75
Bonds owned by the company and deposited with the Receiver General, viz.:—		

	Par value.	Market value.
City of Toronto 3½ per cent bonds	$ 24,333 33	$ 23,875 00
City of Victoria, B. C., 5 per cent bonds	60,000 00	67,459 02
Province of Quebec 3 per cent inscribed stock	87,600 00	76,950 00
Total par and market values	$ 171,933 33	$ 168,284 02

Carried out at market value		168,284 02
Cash at head office in Canada		429 51
Cash in banks, viz.:—		
Bank of Montreal, Montreal	$ 892 32	
Dominion Bank, Montreal	24,047 48	
" Winnipeg	25,281 35	
Bank of Montreal, Vancouver	2,433 75	
Canadian Bank of Commerce, Victoria	2,711 85	
Total cash in banks		55,366 75
Interest due and accrued		79,681 06
Amount of cash in the hands of agents in Canada		3,271 53
Office furniture and insurance maps		5,914 63
*Total assets in Canada		$ 3,038,810 96

*In addition to the above assets the following Canadian stocks and bonds are held at the head office :—

	Par value.	Market Value.
Village of Parkdale 6 per cent bonds	$ 33,932 38	$ 38,553 52
Nakusp and Slocan Railway 4 per cent sterling bonds.	7,592 00	7,644 00
New Brunswick first mortgage bonds	24,333 33	29,000 00
Ontario and Quebec Railway 6 per cent stock	30,000 00	46,950 00
Grand Trunk Midland Ry. of Canada 5 per cent bonds.	24,333 33	26,375 00
Canada 3 per cent inscribed stock	97,333 33	97,000 00
Canadian Pacific Railway 4 per cent preference stock	29,200 00	30,900 00
Minneapolis, St. Paul and Sault Ste. Marie 4 per cent bonds	115,000 00	116,200 00
Canadian Pacific Railway Co. stock	123,000 00	168,262 50
	$ 484,724 37	$ 560,825 02

LAW UNION AND CROWN—*Continued.*

LIABILITIES IN CANADA.

Amount of losses in Canada claimed but not adjusted	$ 713 55	
Net amount of unpaid losses		$ 713 55
Reserve of unearned premiums for all outstanding fire risks in Canada.		81,462 91
Total liabilities in Canada		$ 82,176 46

INCOME IN CANADA.

Gross cash received for premiums in Canada	$ 140,548 52	
Deduct reinsurance, rebate, abatement and return premiums	22,650 92	
Net cash received for fire premiums		$ 117,897 60
Received for interest, on bonds, stocks, &c		130,492 76
" " on bank account		252 20
Received for rents in Canada		8,719 39
Total income in Canada		$ 257,361 95

EXPENDITURE IN CANADA.

Net amount paid during the year for losses occurring in previous years (estimated in the last statement at $2,750)	$ 2,668 00	
Amount paid for losses occurring during the year	$ 127,199 20	
Deduct amount received for savings and salvage and for reinsurance	12,201 03	
Net amount paid for said losses	$ 114,998 17	
Total net amount paid during the year for fire losses		$ 117,666 17
Paid or allowed for commission or brokerage in Canada		21,350 42
Salaries, fees and all other charges of officials in Canada		6,636 56
Taxes in Canada		2,424 02
Miscellaneous expenditure, viz.:—Advertising, $922.27; exchange, $129.25; postage, telegrams and express, $839.74; travelling, $627.05; stationery, $532.19; fire insurance boards, $588.20; auditors' fees, $120; rent, $1,337.50; miscellaneous expenses, $200.70; office furniture, $65.71; plans, $1,229.45; light, $61.13; telephones, $153; legal expenses, $13.81		6,820 00
Total expenditure in Canada		$ 154,897 17

RISKS AND PREMIUMS.

For Fire Risks in Canada.	No.	Amount	Premiums thereon.
Gross policies in force at date of last statement	6,147	$ 8,209,518	$ 130,296 13
Taken during year—new and renewed	5,195	8,574,190	139,201 34
Total	11,342	$ 16,783,708	$ 269,497 47
Deduct terminated	4,256	6,847,186	104,778 22
Gross in force at end of year	7,086	$ 9,936,522	$ 164,719 25
Deduct reinsured		450,010	7,386 74
Net in force, December 31, 1904	7,086	$ 9,486,512	$ 157,332 51

Total number of policies in force at date	7,086	
Total net amount in force at December 31, 1904		$ 9,486,512 00
Total net premiums thereon		157,332 51

LAW UNION AND CROWN—*Continued.*

General Business Statement for the Year ending December 31, 1904.

FIRE ACCOUNT.

The fire premiums, after deduction of reinsurances, amounted to £221,774 10s. 4d.

The losses by fire, including a liberal estimate for all claims outstanding at December 31, amounted, after deduction of reinsurances, to £139,732 6s. 2d., or 63·01 per cent of the net premium income.

The expenses of every description, including commission, amounted to £70,914 8s. 9d., being at the rate of 31·98 per cent of the net premium income, leaving a profit balance on the fire business for the year of £6,697 15s. 5d., which has been carried to the profit and loss account.

PROFIT AND LOSS ACCOUNT.

The sum of £93,357 4s. 4d. was brought forward in this account from 1903. From fire profits there has been added thereto £6,697 15s. 5d., from interest on capital and shareholders' reserves £25,982 3s. 8d., and on account of the shareholders' proportion of the life profits of the Law Union and Crown and 'Crown' funds for the five years ended December 31, 1904, £78,265, making, with £30 2s. 6d. share transfer fees, a total of £204,332 5s. 11d. Thereout has been paid for dividend to shareholders £45,000, for interest on debenture capital £11,049 4s. 11d. written off for depreciation on market value of stock exchange securities £6,781 1s. 4., and carried to shareholders' investment reserve £5,000, leaving £136,501 19s. 8d. to be carried forward.

FIRE REVENUE ACCOUNT.

	£ s. d.	£ s. d.		£ s. d.
General fire reserve at December 31, 1903	146,300 0 0		Losses by fire (paid and outstanding), after deduction of reassurances	139,732 6 2
Premium reserve for unexpired risks	68,200 0 0		Expenses of management, including government and state taxes	41,005 3 9
		214,500 0 0	Commission	29,909 5 0
Premiums received, less reassurances		221,744 10 4	Amount carried to profit and loss account	6,697 15 5
			Fire reserve funds at the end of the year, as per balance sheet	218,900 0 0
		£ 436,244 10 4		£ 436,244 10 4

PROFIT AND LOSS ACCOUNT.

	£ s. d.	£ s. d.		£ s. d.	£ s. d.
Balance at the beginning of the year		93,357 4 4	Dividend to shareholders for year ended Dec. 31, 1904	45,000 0 0	
Interest and dividends not carried to other accounts		25,982 3 8	Interest on debenture capital	11,049 4 11	
Profit realized (fire account)		6,697 15 5			56,049 4 11
Shareholders' proportion of life profits for quinquennium		78,265 0 0	Depreciation on market value of stock exchange securities		6,781 1 4
Transfer fees		30 2 6	Amount carried to investment reserve		5,000 0 0
			Balance, as per balance sheet		136,501 19 8
		£ 204,332 5 11			£ 204,332 5 11

LAW UNION AND CROWN—*Concluded.*

BALANCE SHEET.

Liabilities.	£	s.	d.	£	s.	d.
Share capital and debenture stock				373,360	0	0
Life assurance fund				4,551,433	7	6
Fire reserve fund				218,900	0	0
Accident fund				13,206	13	10
Profit and loss account				136,501	19	8
				£5,293,402	1	0
Claims intimated but not yet proved :—						
Life	55,498	10	3			
Fire	19,216	11	5			
Accident	2,403	13	3			
Balances due to other fire offices on reassurance premium accounts	23,852	11	6			
Annuities due and unpaid	708	18	2			
Proprietor dividends outstanding	1,045	8	3			
Auditors' fees	315	0	0			
Interest accrued on debenture capital	962	2	0			
Outstanding life reassurance premiums	7,006	17	9			
Outstanding accident reassurance premiums	185	16	2			
				111,195	8	9
				£5,404,597	9	9

Assets.	£	s.	d.	£	s.	d.
Mortgages on property within the United Kingdom				1,701,933	8	8
Mortgages on property out of the United Kingdom				920,508	18	1
Loans on the company's policies				176,696	1	10
Investments :—						
British government securities	207,801	18	8			
Indian and Colonial government securities	121,472	9	2			
Colonial corporation securities	57,243	13	11			
Foreign government securities	133,052	8	3			
Foreign municipal securities	133,438	9	11			
Railway and other debentures and debenture stocks	347,820	16	5			
Ordinary and preference shares	782,828	12	0			
County, borough and other rent charges	83,576	3	11			
	£1,867,234	12	3			
Freehold and leasehold property	188,393	2	11			
Reversions	199,327	10	0			
Life interests purchased	37,151	12	6			
				2,292,106	17	8
Loans on personal security				2,650	0	0
Agents' balances—						
Life				59,468	7	8
Fire				73,350	1	5
Accident				1,083	19	6
Outstanding premiums (head office)—						
Life				11,369	16	1
Fire				3,897	18	3
Accident				12	18	6
Outstanding interest due and accrued to December 31, 1904, less income tax				73,247	9	7
Cash—						
On deposit				66,419	18	6
In hand and on current accounts				21,851	14	0
				£5,404,597	9	9

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

Chairman—RICHARD HOBSON. | Gen'l. Mgr. and Sec'y.—JOHN M. DOVE.

Chief Agent in Canada—J. GARDINER THOMPSON.

Principal Office—Liverpool, Eng. | Head Office in Canada—Montreal.

(Established May 21, 1836. Commenced business in Canada, June 4, 1851.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	£ 2,000,000 stg.—	$ 9,733,333 33
Amount paid up in cash	245,640 "	1,195,448 00

ASSETS IN CANADA.

Real estate in Canada held by the company, viz.:—

The company's building St. James Street, corner of Place d'Armes Square and a building on Victoria Square, Montreal	$ 485,000 00
Loans secured on bonds and mortgages on real estate in Canada (first liens)	1,031,250 00

Stocks and bonds, viz. :—

	Par value.	Market value.
Canada 4 per cent inscribed stock	$ 670,616 66	$ 690,119 82
Montreal City debentures, 6 per cent, viz. :—		
Protestant School Board bonds, Montreal, Jan., 1906	10,000 00	10,175 00
Montreal Harbour—Jan., 1906	10,000 00	10,275 00
City of Montreal consolidated 4 per cent bonds of 1881	40,000 00	41,000 00
Province of Quebec bonds	194,666 66	202,453 32
City of Sherbrooke bonds	30,000 00	30,000 00
City of Ottawa bonds	18,000 00	18,000 00
Town of St. Henri bonds	50,000 00	52,500 00
City of Winnipeg bonds	73,284 00	74,252 74
United Counties of Stormont, Dundas and Glengarry bonds	7,218 75	7,218 75
Canadian Pacific Railway 3½ per cent land grant bonds	48,666 66	49,153 32
" " 5 p. c. first mortgage bonds	121,666 66	135,658 33
" " Perpetual 4 p.c debenture stock	97,333 33	106,093 33
Grand Trunk Railway 4 p.c. perpetual debenture stock	121,666 66	130,183 33
" " 5 "	296,866 66	386,608 00
City of Toronto 6 per cent W. W. bonds	243,333 33	248,200 00
Montreal Light, Heat and Power Sinking Fund 5 per cent gold bonds	50,000 00	50,000 00
Ontario and Quebec Railway Co. 6 p.c. common stock	11,000 00	17,050 00
Total par and market values	2,094,319 37	2,258,940 94

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LIVERPOOL AND LONDON AND GLOBE—*Continued.*

ASSETS IN CANADA—*Concluded.*

Carried out at market value ($624,049.33 par value being deposited with Receiver General on account of fire and life)		$ 2,258,940 94
Loans on life policies, being within the amount of their surrender value when the loans were made		6,319 35
Cash on hand at head office in Canada		15,716 30
Cash in banks, viz. :—		
Bank of Montreal, Montreal	$ 62,385 22	
" Winnipeg	20,550 26	
" St. John, N.B	185 33	
Total		83,120 81
Cash in hands of agents in Canada		59,932 12
Office furniture, maps, plans, &c., at Montreal office and St. John, N.B., branch offices (estimated)		5,000 00
Total assets in Canada		$ 3,945,279 52

LIABILITIES IN CANADA.

Net amount of losses in Canada due and yet unpaid	$ 30,288 13	
" " resisted in suit (accrued in previous years)	2,500 00	
Total net amount of fire losses in Canada unsettled		$ 32,788 13
Reserve of unearned premiums for all outstanding fire risks in Canada		623,460 80
Reinsurance fund under the life insurance department in Canada		100,000 00
Due and accrued for salaries, rent and general expenses		500 00
Total liabilities in Canada		$ 756,748 93

INCOME IN CANADA.

Gross cash received for fire premiums	$ 1,130,383 19	
Deduct reinsurance, rebate, abatement and return premiums	172,771 83	
Net cash received for fire premiums		$ 957,611 36
Received for interest on bonds, mortgages, stocks, &c.		76,033 71
Received for rents		18,294 82
Total cash income in Canada		$ 1,051,939 89

EXPENDITURE IN CANADA.

Net amount paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at $16,649 87)	$ 12,650 57	
Paid for losses occurring during the year	$ 881,096 33	
Deduct reinsurance and savings and salvage	80,646 35	
Net amount paid for said losses	$ 800,449 98	
Total net amount paid during the year for fire losses in Canada		$ 813,100 55
Commission or brokerage		164,812 07

LIVERPOOL AND LONDON AND GLOBE—*Concluded.*

EXPENDITURE IN CANADA—*Concluded.*

Salaries, fees and all other charges of officials	43,693 08
Taxes in Canada	7,936 70
Miscellaneous payments, viz.: Advertising, $3,226.69; rent, heat and light, $7,022.86; travelling and inspection, $4,760.71; printing and stationery, $5,920.24; postage, telegrams and exchange, $5,397.26; maps and plans, $1,990.80; underwriters and commissioner, $5,666.83; law expenses, $141.50; office furniture, $1,134.82; general expenses, $3,033.18	38,294 89
Total expenditure in Canada	$ 1,067,837 29

RISKS AND PREMIUMS.

Gross policies in force at date of last statement	$ 69,317,496 70	$ 967,324 85
Taken during the year—new and renewed	71,032,825 36	1,141,066 75
Total	$ 140,350,322 06	$ 2,108,391 60
Deduct terminated	57,733,417 93	863,562 11
Gross in force at end of year	$ 82,616,904 13	$ 1,244,829 49
Deduct reinsured	4,011,674 47	41,261 26
Net in force at December 31, 1904	$ 78,605,229 66	$ 1,203,568 23

Total number of policies in force in Canada at date	No return.
Total net amount in force	$ 78,605,229 66
Total permiums thereon	1,203,568 23

(For General Business Statement, see Appendix).

THE LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

Chairman—E. H. HARRISON. | Manager—F. W. P. BUTTER

Principal Office—Liverpool, England.

Chief Agent in Canada—ALFRED WRIGHT. | Head Office in Canada—Toronto.

(Established, December 10, 1861. Commenced business in Canada, April, 1880.)

CAPITAL.

Amount of joint stock capital authorized	$12,166,666 67
Amount subscribed for	11,071,666 67
Amount paid up in cash	1,107,166 67

ASSETS IN CANADA.

Stocks and bonds in deposit with Receiver General :—

	Par value.	Market value.
Canada 4 per cent stock	$ 107,066 67	$ 107,066 67
" 3 "	29,200 00	29,200 00
Niagara Falls Park debentures	24,333 33	28,570 78
British Columbia bonds	10,000 00	9,075 00
British 2½ Consolidated stock	48,666 67	43,800 00
	$ 219,266 67	$ 217,712 45

Carried out at market value		$ 217,712 45

Other bonds and debentures in possession of the company, viz :—

British Columbia bonds	$ 10,000 00	$ 9,075 00
Dominion Permanent Loan Co.'s debenture	25,000 00	25,000 00
	$ 35,000 00	$ 34,075 00

Carried out at market value		34,075 00
Cash at head office in Canada		2,523 47

Cash in banks, viz.:—

Dominion Bank, Toronto	$ 55,486 53	
Bank of B. N. A., Montreal	5,139 12	
Total carried out		60,625 65
Amount of cash in hands of agents in Canada		21,047 96
Total assets in Canada		$ 335,984 53

LONDON AND LANCASHIRE—*Continued.*

LIABILITIES IN CANADA.

Net amount of losses reported or supposed, but not claimed	$ 4,366 80	
Total net amount of unsettled claims for fire losses in Canada		$ 4,306 80
Reserve of unearned premiums for outstanding risks in Canada		215,171 00
Total liabilities in Canada		$ 219,477 80

INCOME IN CANADA.

Gross cash received for premiums	$ 357,479 47	
Deduct reinsurance, rebate, abatement and return premiums	41,240 65	
Net cash received for premiums		$ 316,238 82
Cash received for interest		3,427 35
Interest on Government deposit		5,158 67
Total income in Canada		$ 324,824 84

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at $6,522.35)	$ 2,937 19	
Amount paid for losses occurring during the year	$ 433,514 97	
Deduct amount received for reinsurance	13,646 56	
Net amount paid during the year for said losses in Canada	$ 419,868 41	
Total net amount paid during the year for fire losses in Canada		$ 422,805 60
Commission or brokerage		51,903 94
Salaries, fees and other charges of officials in Canada		14,620 09
Taxes		3,343 50
All other payments in Canada, viz.:—Advertising, $1,909.59; rent, $2,290.24; maps and plans, $1,211.54; inspection, $2,291.37; stationery and printing, $1,683.79; postage, telegrams and express, $1,889.86; underwriters' associations, $2,518; office expenses, $1,631.52; duty, $51.54; sundries, $233.25; legal expenses, $13; travelling expenses, $362.52; office furniture, $403.52		16,489 74
Total expenditure in Canada		$ 509,162 87

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	20,096	$ 27,394,670	$ 394,240 89
Policies taken during the year—new and renewed	12,470	22,648,704	350,796 27
Total	32,566	$ 50,043,374	$ 745,037 16
Deduct terminated	10,269	21,427,032	320,920 00
Gross in force at end of year	22,297	$ 28,616,342	$ 424,117 16
Deduct reinsured		531,852	8,325 05
Net in force at December 31, 1904	22,297	$ 28,084,490	$ 415.792 11

Total number of policies in force in Canada at date	22,297
Total net amount in force	$28,084,490 00
Total premiums thereon	415,792 11

LONDON AND LANCASHIRE—*Continued.*

General Business Statement for the Year ending December 31, 1904.

Income and Expenditure Account.

	£	s.	d.		£.	s.	d.
To fire premiums, less reinsurances	1,319,868	19	4	By fire losses, paid and outstanding, less reinsurances	719,809	16	0
				Commissions, paid and incurred	205,485	0	1
				Management and general expenses	218,963	3	8
				Income tax and foreign and colonial state taxes	28,813	5	9
To accident premiums, less reinsurances and bonuses to policy-holders	95,663	7	8	By accident losses, paid and outstanding, less reinsurances	33,706	6	11
				Commissions, paid and incurred	13,435	19	6
To interest on investments	55,069	7	11	Management and general expenses	19,018	19	0
				Balance carried to general fund	231,369	4	0
	£1,470,601	14	11		£1,470,601	14	11

LONDON AND LANCASHIRE—*Concluded.*

BALANCE SHEET, DECEMBER 31, 1904.

LIABILITIES.	£	s.	d.
To Capital, 91,000 shares of £25 each, £2 10s. per share paid	227,500	0	0
Losses in course of adjustment	99,012	1	10
Dividends unclaimed	400	1	0
Bills payable	3,035	9	7
Balance of reinsurance accounts with other companies	85,738	16	0
Foreign balances and sundry creditors	136,379	17	9
Reserve fund	1,000,000	0	0
Accident fund	60,000	0	0
Staff pension fund	50,000	0	0
General fund :—			
Balance brought forward £ 808,265 7 2			
Deduct final dividend for 1903, paid 6th May, 1904 £ 40,119 15 0			
Deduct amount carried to reserve fund 150,000 0 0			
Deduct amount carried to accd'nt fund 10,000 0 0			
Deduct amount set aside for conflagration at Baltimore 90,000 0 0			
Deduct amount written off investments 30,000 0 0			
320,119 15 0			
As per last report £ 488,145 12 2			
Deduct 1,845 shares of this company £2 10s. paid, allotted to the shareholders of the *Scottish Employers'* Company 4,612 10 0			
Deduct interim dividend for 1904, paid 2nd Nov., 1904 22,288 15 0			
26,901 5 0			
£ 461,244 7 2			
Add amount provided for conflagation at Baltimore	90,000	0	0
Add balance at credit of income and expenditure account for 1904	231,369	4	0
	782,613	11	2
	£2,444,679	17	4

ASSETS.	£	s.	d.
By Buildings, unencumbered—			
United Kingdom	106,926	8	0
Colonial and foreign	115,088	11	2
Salvage premises (part ownership)	10,275	5	4
Mortgages and debentures on real estate	123,481	15	10
Mersey dock bonds and annuities, and local debentures	128,053	8	3
British government securities	52,500	10	9
British railway guaranteed and preference stocks	151,160	13	3
Local board loans, corporation stock, and stocks of incorporated companies	63,825	2	5
Colonial government securities	144,065	4	6
Colonial debentures and inscribed stocks	69,348	12	8
United States government, state and municipal bonds	242,456	15	9
" railway bonds	433,174	1	0
" railway stocks	49,056	8	8
" other investments	7,046	8	4
Foreign government securities	92,405	19	11
Foreign railway bonds and debentures	101,703	4	1
Cash with bankers and on deposit	273,023	18	6
Bills receivable	24,084	3	8
Home branches and agents' balances	87,904	17	2
Foreign branches and agents' balances	146,331	0	7
Outstanding direct premiums	1,713	6	10
Accrued interest and sundry debtors	21,054	0	8
	£2,444,679	17	4

THE LONDON ASSURANCE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

Governor—HENRY GOSCHEN. | Manager Fire Dept.—JAMES CLUNES.
Principal Office—No. 7, Royal Exchange, London, E. C., England.
Joint Chief Agents and Managers—W. KENNEDY and W. B. COLLEY. | Head Office in Canada—Montreal.

(Incorporated June 22, 1720. Commenced business in Canada, March 1, 1862.)

CAPITAL.

Amount of capital authorized and subscribed for	$ 4,363,210 00
Amount paid up in cash	2,181,605 00

ASSETS IN CANADA.

	Par value.	Market value.	
* Montreal Corporation stock	$ 167,000 00	$ 170,340 00	
Carried out at market value			$ 170,340 00
Cash on hand at head office in Canada			108 72
Cash in Union Bank of Canada			15,070 29
Cash deposit with C.F.U.A			250 00
Agents' balances in Canada			16,731 12
Total assets in Canada			$ 202,500 13

LIABILITIES IN CANADA.

Net amount of fire losses claimed but not adjusted	$ 17,616 00	
Total amount of unsettled claims for losses in Canada		$ 17,616 00
Reserve of unearned premiums for all outstanding risks in Canada		104,906 35
Reinsurance reserve under life department		9,059 00
Total liabilities in Canada		$ 131,581 35

INCOME IN CANADA.

Gross cash received for fire premiums	$ 180,292 66	
Deduct reinsurance, rebate, abatement and return premiums	35,977 78	
Net cash received for fire premiums		$ 144,314 88
Interest on deposit with Receiver General, paid direct to head office, England		6,680 00
Total cash income in Canada		$ 150,994 88

* Deposited with Receiver General for Fire and Life.

THE LONDON ASSURANCE—*Continued.*

EXPENDITURE IN CANADA.

Net amount paid during the year for fire losses occurring in previous years (which losses were estimated in the last statement at $8,551)	$ 29,51 78	
Less amount received for reinsurance	533 52	
Net amount paid for said losses	$ 8,979 26	
Paid for fire losses occurring during the year	$ 178,656 56	
Less savings and salvage and re-insurance	18,987 00	
Net amount paid during the year for said losses	$ 159,669 56	
Total net amount paid during the year for fire losses in Canada		$ 168,648 82
Paid for commission or brokerage		24,929 10
Paid for salaries, fees and all other charges of officials in Canada		9,924 53
Paid for taxes in Canada		2,900 82
All other payments in Canada, viz.:—Rent, $1,953.75; office expenses, $892.76; postage, express and telegrams, $1,625.58; printing and stationery, $1,532.45; tariff expenses, $894.14; maps, $788.85; travelling expenses, $2,633.54; advertising, $905.05		11,226 12
Total cash expenditure in Canada		$ 217,629 39

Fire Risks in Canada.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	$ 17,606,983	$ 205,251 62
Taken during the year—new and renewed	13,535,825	181,839 50
Total	$ 31,142,808	$ 387,091 12
Deduct terminated	13,714,932	166,659 85
Gross in force at end of year	$ 17,427,876	$ 220,431 27
Deduct reinsurance	1,039,793	16,125 69
Net in force at December 31, 1904	$ 16,388,083	$ 204,305 58

Total number of policies in force in Canada at date	(No return.)
Total net amount in force	$ 16,388,083 00
Total premiums thereon	204,305 58

General Business Statement for the Year ending December 31, 1904.

FIRE DEPARTMENT.

The premium income of the year, after deduction of re-insurances and returns, amounted to £554,294 9s. 2d., and the losses, inclusive of all claims to December 31, 1904, to £299,222 3s. 10d.

The balance at the credit of the fire fund, after transferring £72,159 11s. 6d. to profit and loss account, amounted on December 31, 1904, to £720,000.

MARINE DEPARTMENT.

The net premiums received during the year amounted to £247,463 13s. 11d. The losses paid and outstanding for 1904 and former years amounted to £150,733 5s. 4d. The balance at the credit of the marine fund, after transferring £21,000 to profit and loss account, amounted on December 31, 1904, to £296,040 17s. 2d.

PROFIT AND LOSS.

The amount standing to the credit of this account on December 31, 1904, after transferring £50,000 to general reserve and £10,000 to investments reserve account, was £135,869 11s. 2d., out of which the court of directors now recommend a dividend of 20 per cent, being £2 10s. per share, payable as follows: £1 5s. on April 1 and £1 5s. on October 2, free of income tax.

THE LONDON ASSURANCE—*Continued.*

FIRE REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of fire insurance fund at the beginning of the year	710,000	0	0	Losses after deduction of re-insurances and salvages	299,222	3	10
Premiums after deduction of re-assurances and returns	554,294	9	2	Expenses of management (apportioned)	101,076	0	7
Interest and dividends £ 25,695 18 0				Commission	96,717	7	6
Less income tax 810 0 6				Bad debts	5	3	3
	24,885	17	6	Carried to profit and loss account	72,159	11	6
				Amount of fire insurance fund at the end of the year, as per balance sheet	720,000	0	0
	£1,289,180	6	8		£1,289,180	6	8

MARINE REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of marine insurance fund at the beginning of the year.	258,280	11	5	Losses after deduction of re-assurances and salvages on account of 1904 and former years	150,733	5	4
Premiums after deduction of brokerage, discount, re-assurances and returns	247,463	13	11	Expenses of management (apportioned)	30,526	10	2
Interest and dividends £9,347 10 11				Agents' commission	16,188	10	1
Less income tax 294 13 5				Bad debts	308	0	1
	9,052	17	6	Carried to profit and loss account	21,000	0	0
				Amount of marine insurance fund at the end of the year, as per balance sheet	296,040	17	2
£	514,797	2	10	£	514,797	2	10

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance of account at the beginning of the year	140,707	16	1	Dividends to shareholders	89,655	0	0
Interest and dividends not carried to other accounts £ 38,687 19 11				Income tax	3,407	11	4
Less income tax 1,219 11 8				Transferred to general reserve	50,000	0	
	37,468	8	3	" investments reserve	10,000	0	0
Transferred from life assurance account—				Balance, as per balance sheet	135,869	11	2
Non-participating	11,875	5	3				
Participating	5,695	11	5				
Transferred from fire account	72,159	11	6				
" marine account	21,000	0	0				
Transfer fees	25	10	0				
£	288,932	2	6	£	288,932	2	6

THE LONDON ASSURANCE—*Concluded.*

General Balance Sheet.

LIABILITIES.

	£	s.	d.
Shareholders' capital, £896,550, of which is paid up	448,275	0	0
General reserve fund	500,000	0	0
Life assurance funds—			
Non-participating	580,092	15	5
Participating	1,642,658	3	1
Fire fund £ 720,000 0 0			
Marine fund 296,040 17 2			
Joint fire and marine funds	1,016,040	17	2
Investments reserve account	40,000	0	0
Profit and loss	135,869	11	2
Outstanding life claims	35,028	0	0
" fire losses	44,443	1	5
" marine losses	4,477	0	5
" dividends to shareholders	4,216	5	0
" income tax	854	1	6
Fire premiums due to other companies	12,551	17	10
Life premiums paid in advance	95	18	9
Marine premiums due to other companies	18,297	17	7
Clerks' savings fund	8,582	11	3
	£4,491,483	0	7

ASSETS.

	£	s.	d.
Mortgages on property within the United Kingdom	1,143,486	5	8
Loans on parliamentary rates	233,121	2	6
Loans upon rent charges	1,035	17	10
Loans on the corporation's life policies	79,476	19	6
Loans on railway and on other securities	102,325	7	0
Investments—			
British government securities, viz.:			
£208,296 13. 9d. consols	188,618	11	4
Turkish 4 per cent guaranteed bonds	22,900	0	0
Colonial government securities	92,766	15	0
Foreign "	237,027	0	9
Municipal securities	257,336	5	11
Railway and other debentures and debenture stocks	890,299	1	5
" preferred and ordinary stocks	576,599	5	6
Indian railway annuities guaranteed	54,379	0	0
Ground rents	201,491	7	2
Freehold property	28,860	0	0
Reversions	37,572	16	10
Life interests	1,116	19	3
Premises account	1,120	10	5
Agents' balances, viz.—			
Life	14,673	15	4
Fire	85,503	14	2
Marine	42,562	15	7
Marine re-assurances recoverable	7,757	10	3
Outstanding premiums—			
Life	8,493	11	0
Fire	7,090	9	3
Marine	43,242	13	4
Outstanding interest	3,327	3	2
Fire premiums due by other companies	1,449	2	4
Cash—On deposit	29,380	10	0
" In hand and on current account	65,199	15	9
Bills receivable	32,900	6	4
Policy stamps	368	8	0
	£4,491,483	0	7

THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—HON. JOHN DRYDEN. | Secretary and Chief Agent—H. WADDINGTON.

Principal Office—Toronto, Ontario.

(Incorporated in 1859 under the Act respecting Mutual Insurance Companies, being Cap. 52 of the Consolidated Statutes of Canada; amended in 1863, by 27 Vic., Cap. 52. Incorporated in 1878 by act of the Dominion of Canada, 41 Vic., Cap. 40; amended in 1899 by 62-63 Vic., Cap. 118; amended in 1901 by 1 Edward VII., Cap. 103. Organized and commenced business in Canada, 1859.)

CAPITAL.

Amount of capital authorized	$ 500,000 00
Amount subscribed for	100,000 00
Amount paid up in cash	17,500 00

(For List of Shareholders, see Appendix.)

ASSETS.

Value of real estate (less encumbrances) held by company	$ 16,000 00
Loans secured by mortgages on real estate	37,500 00
Interest accrued on said loans	515 03

Municipal and loan companies' debentures owned by the company, viz.:—

In depcsit with the Receiver General :—

	Par value.	Market value.
Springhill debentures	$ 24,000 00	$ 23,040 00
Tilsonburg "	6,500 00	6,500 00
Ontario Loan and Debenture Company debentures	8,000 00	8,000 00
Huron & Erie Loan & Saving Company debentures	7,800 00	7,800 00
Canada Permanent Mortgage Corporation debentures	7,500 00	7,500 00
City of Victoria debentures	4,000 00	3,980 00
Total in deposit with Receiver General	$ 57,800 00	$ 56,820 00

In possession of Company :—

Imperial Loan & Investment Co	$ 10,000 00	$ 10,000 00
City of Victoria debentures	6,000 00	5,970 00
Canada Permanent Mortgage Corporation debentures	7,500 00	7,500 00
Huron and Erie Loan and Savings Company debentures	4,200 00	4,200 00
Reliance Loan & Savings Company debentures	30,000 00	30,000 00
City of Toronto debentures	9,733 33	9,733 33
Total possession of Company	$ 67,433 33	$ 67,403 33
Total par and market values	$ 125,233 33	$ 124,223 33

Carried out at market value	124,223 33

Amount of loans upon stocks and bonds held as collateral security, viz.:—

	Par value.	Amount loaned.
Woodstock T. V. and Ingersoll Railway Co.	$ 20,000 00	$ 10,000 00
Stark T. L. and P. System, Ltd	46,900 00	10,950 00

Total carried out	20,950 00
Cash on hand at head office	1,426 77

LONDON MUTUAL FIRE—*Continued.*

ASSETS—*Concluded.*

Cash in banks :—		
Bank of Toronto, current account	$ 77,404 58	
" savings "	744 55	
" special "	141 49	
Bank of Nova Scotia, savings	4,033 01	
Canadian Bank of Commerce, savings	916 66	
Imperial Bank, savings	5,538 81	
Union Bank	3,691 89	
Total carried out		$ 92,470 99
Accrued and unpaid interest on stock and bonds, not included in market value		1,160 06
Interest due and accrued on bank account		213 79
Agents' balances		31,061 96
Bills receivable		25 00
Premium notes on hand on which policies are issued	$ 701,860 63	
Deduct amount paid thereon, 277,990.93; and amount assessed thereon remaining unpaid, $43.746.00	321,736 93	
Balance carried out		380,123 70
Total assessments on premium notes	$ 321,736 93	
Deduct amount paid thereon	277,990 93	
	$ 43,746 00	
Less assessment in advance	114 73	
Balance carried out		43,631 27
Office furniture, Goad's plans, &c		6,380 48
Due for rent		24 95
Gross assets		$ 755,707 33
Deduction from premium notes, a portion not usually collected and which are contingent assets available if required for payment of losses		205,000 00
*Balance net assets		$ 550,707 33

LIABILITIES.

(1) Liabilities in Canada.

Net amount of fire losses due and yet unpaid	$ 1,468 00	
" " adjusted but not due	4,977 21	
" " claimed but not adjusted	17,488 78	
" " resisted—in suit	1,000 00	
Total net amount of unsettled claims for fire losses in Canada		$ 24,933 99
Reserve of unearned premiums for all outstanding risks in Canada		462,973 35
(Based upon the cash premiums and the portion of the premium notes usually collected.)		
Due and accrued for salaries, rent, agency and miscellaneous expenses		293 00
Re-insurance premiums		11,440 77
Total liabilities in Canada (excluding capital stock)		$ 499,641 11

*The portion of the premium notes not usually collected, and which is treated as a contingent asset for the first time this year, was, in previous years extended with the total assets of the Company, and the unearned premium in the liabilities was based upon the full face of the note as representing the premium. Upon the basis adopted in previous years the total assets would appear as $755,707.33, the total liabilities as $686,364.41, leaving a surplus of assets over liabilities of $68,332.92.

LONDON MUTUAL FIRE—*Continued.*

LIABILITIES—*Concluded.*

(2) Liabilities in Other Countries.

Net amount of fire losses due and yet unpaid	$ 837 99	
" " adjusted but not due	137 63	
" " claimed but not adjusted	3,293 37	
Total net amount of unsettled claims for fire losses in other countries		$ 4,268 99
Reserve of unearned premiums		41,454 31
Total liabilities in other countries		$ 45,723 30
Total liabilities in all countries (except capital stock)		$ 545,364 41

INCOME.

	In Canada.	In other Countries.	
Gross cash received for premiums	$ 616,939 55	$ 114,212 77	
Deduct reinsurance, rebate, abatement and return premiums	186,749 29	28,229 45	
Net cash received for premiums	$ 430,190 26	$ 85,983 32	
Total net cash received for premiums			$ 516,173 58
Received for interest and dividends on stock and all other sources			10,332 74
Received for transfer fees			
Income from other sources—transfer fees			629 29
Total cash income			$ 527,135 61

EXPENDITURE.

	In Canada.	In other Countries.	
Net amount paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at $14,132.38)	$ 13,332 38	$ 6,413 11	
Deduct amount received for reinsurance	5,169 05		
Net amount paid during the year for said losses	$ 8,163 33	$ 6,413 11	
Paid for losses occurring during the year	$ 423,815 62	$ 45,331 19	
Deduct savings and salvage and re-insurance	100,549 55		
Net amount paid during the year for said losses	$ 323,266 07	$ 45,331 19	
Total net amount paid during the year for fire losses, viz.: in Canada, $331,429.40; in other countries, $51,745.30			$ 383,174 70
Dividends paid during the year			2,500 00
Commission or brokerage			98,464 01
Taxes			3,654 98
Salaries, fees and all other charges of officials			20,890 92
Miscellaneous payments, viz.:—Agency inspections, $1,680.66; bank commissions, $800.25; bonus to agents, $5,453.88; fire inspection, $7,745.93; law expenses, $453.86; postage, $3,154.74; printing and advertising, $1,948.06; rent, $1,311.39; stationery, $1,887.52; office furniture, $1,341.35; other expenses, $2,484.30			28,261 94
Total cash expenditure			$ 536,946 55

LONDON MUTUAL FIRE—*Concluded.*

CASH ACCOUNT.

Dr.			Cr.		
1903.			1904.		
Dec. 31.	To balance in hand and in banks at this date	$ 133,662 03	Dec. 31.	By expenditure during the year as above	$ 536,946 55
1904.				By investments	29,953 33
Dec. 31.	Income as above	527,135 61		Balance in hand and in banks at this date	93,897 76
		$ 660,797 64			$ 660,797 64

RISKS AND PREMIUMS.

	In Canada.		In other Countries.		Total in all Countries.	
	Amount.	Premiums thereon.	Amount.	Premiums thereon.	Amount.	Premiums thereon.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross policies in force at date of last statement	71,925,677	943,300 00	2,481,369	49,881 39	74,407,046	993,181 39
Taken during the year—new and renewed	40,606,604	638,167 67	5,998,005	113,611 27	46,604,609	751,778 94
Total	112,532,281	1,581,467 67	8,479,374	163,492 66	121,011,655	1,744,960 33
Deduct terminated	37,282,820	552,748 24	4,008,970	77,149 69	41,291,790	629,897 93
Gross in force at end of year	75,249,461	1,028,719 43	4,470,404	86,342 97	79,719,865	1,115,062 40
Deduct reinsured	9,180,343	131,579 96	181,210	3,434 34	9,361,553	135,014 30
Net in force at Dec. 31, 1904	66,069,118	897,139 47	4,289,194	82,908 63	70,358,312	980,048 10

THE MANCHESTER ASSURANCE COMPANY.

(Now absorbed by the Atlas Assurance Co., Limited.)

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

Principal Office—Manchester, England.

Chief Agent in Canada—MATTHEW C. HINSHAW | Head Office in Canada—Toronto.

(Established, June 21, 1824. Commenced business in Canada, May 20, 1890).

(The business of the Manchester was acquired by the Atlas Assurance Company on the 24th June, 1904).

CAPITAL.

Amount of joint stock capital authorized and subscribed for	$ 9,733,333 33
" " paid up in cash	973,333 33

ASSETS IN CANADA.

Stocks in deposit with the Receiver General :—

	Par value.	Market value.
Canada 3½ per cent stock.....	$ 102,200 00	$ 102,200 00
" 4 " "	60,000 00	60,600 00
" 4 " " (reduced).....	9,733 33	9,928 00
*Total par and market values	$ 171,933 33	$ 172,728 00

LIABILITIES IN CANADA.

(Included among the liabilities of the Atlas Assurance Co.)

INCOME IN CANADA.

Gross cash received for premiums.....	$ 154,260 08	
Deduct reinsurance, rebate, abatement and return premiums	39,422 34	
Net cash received for premiums.....		$ 114,837 74
Interest on deposit, Molsons Bank		250 47
Total income in Canada		$ 115,088 21

*This stock has been assigned to the Atlas Assurance Co. and is included among the assets of that Company.

MANCHESTER—*Continued.*

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at $3,358.46)	$ 3,726 91	
Deduct reinsurance	9 81	
Net amount paid for said losses	$ 3,717 10	
Amount paid for losses occurring during the year	$ 218,353 99	
Deduct savings and salvage and reinsurance	74,533 88	
Net amount paid during the year for said losses	$ 143,820 11	
Total net amount paid during the year for fire losses in Canada		$ 147,537 21
Commission or brokerage in Canada		25,864 05
Salaries, fees and all other charges of officials in Canada		13,634 16
Taxes in Canada		1,689 29
Miscellaneous, viz.:—Stationery and printing, $555.74; travelling, $515.72; advertising and subscriptions, $915.67; postage and exchange, $985.63; office expenses, $219.80; maps and plans, $1,432.70; underwriters' associations, $598.29; rents, $1,535; auditors' fees, $250; bad debts, $329.60		7,338 15
Total expenditure in Canada		$ 196,062 86

RISKS AND PREMIUMS.

Fire Risks in Canada.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	$ 23,128,733	$ 320,212 22
Policies taken during the year—new and renewed	8,415,813	138,540 34
Total	$ 31,544,546	$ 458,752 56
Deduct terminated	15,751,559	257,170 77
Gross in force at end of year	$ 15,792,987	$ 201,581 79
Deduct reinsured	538,086	7,575 53
Net in force on December 31, 1904	$ 15,254,901	$ 194,006 26

(Assumed by the Atlas Assurance Company.)

THE MERCANTILE FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—W. A. SIMS.
Principal Office—Waterloo, Ont.
Business Office—Toronto.

Secretary and Chief Agent—
ALFRED WRIGHT.

(Incorporated by Ontario Act, 37 Vic., Cap. 87, 1874; amended by 55 Vic., Cap. 101 (Ontario), 1892. Commenced business in Canada, November 1, 1875.)

CAPITAL.

Amount of joint stock capital authorized	$ 500,000 00
Amount subscribed for	250,000 00
Amount paid up in cash	50,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Stocks, bonds and debentures in deposit with the Receiver General, viz.:—

	Par value.	Market value.
Thorold debentures	$ 2,851 06	$ 3,080 56
Leamington debentures	5,292 69	5,718 74
Arthur debentures	5,000 00	5,402 50
Thamesville debentures	1,982 00	2,141 56
Markdale "	2,240 00	2,420 32
Markham "	10,142 47	11,885 51
Berlin "	2,849 00	3,091 16
Canada 3 per cent stock	58,400 00	60,529 77
" 3½ "	10,000 00	10,000 00
Total par and market values	$ 98,757 22	$ 104,270 12

Carried out at market value ..... $ 104,270 12

Bonds, &c., held by the company, viz.:—

	Par value.	Market value.
*British Columbia bonds	$ 10,000 00	$ 10,674 47
*Dominion stock	12,000 00	12,000 00
*Can. Pacific Ry. 5 p. c. mortgage deb. bonds	38,933 36	43,410 70
*North British lien consolidated 3 per cent stock	33,255 56	30,927 67
*London Tilbury and Southend Railway	27,739 89	31,900 87
Total par and market values	$ 121,928 81	$ 128,913 71

*Held by the chairman and deputy chairman of the London and Lancashire Fire Insurance Company in trust for the Mercantile Fire.

MERCANTILE FIRE—*Continued.*

ASSETS—*Concluded.*

Carried out at market value		$ 128,913 71
Cash on hand at head office		100 97
Cash for investment		4,885 32
Cash in Bank of Montreal		9,735 36
Interest accrued and unpaid on stocks and bonds, not included in market value		1,546 97
Agents' balances		5,584 49
Total assets		$ 255,036 94

LIABILITIES.

Net amount of losses reported or supposed, but not claimed		$ 2,342 00
Reserve of unearned premiums for all outstanding risks in Canada		70,067 19
Total liabilities (excluding capital stock)		$ 72,409 19
Surplus on policy-holders' account		$ 182,627 75

INCOME.

Gross cash received for premiums	$ 102,879 13	
Deduct reinsurance, rebate, abatement and return premiums	10,119 29	
Net cash received for premiums	$ 92,759 84	
Total net cash received for premiums		$ 92,759 84
Received for interest and dividends on stocks, bonds, &c		8,964 60
Total cash income		$ 101,724 44

EXPENDITURE.

Amount paid for fire losses occurring in previous years (which losses were estimated in the last statement at $760.02)	$ 503 02	
Amount paid for fire losses occurring during the year	111,768 45	
Total net amount paid during the year for fire losses		$ 112,271 47
Commission or brokerage		15,718 02
Salaries, fees and all other charges of officials		2,634 19
Taxes		676 33
Miscellaneous payments, viz. :—Postage, telephone, telegrams and express, $829.97 ; stationery and printing, $403.43 ; advertising, $561.73 ; rent, $104.96 ; inspection, $2,427.62 ; plans ; $3.80 ; sundries, $486.18 ; fire underwriters, $592.57		5,410 26
Total cash expenditure		$ 137,010 27

MERCANTILE FIRE—*Concluded.*

CASH ACCOUNT.

Dr.			Cr.		
1903.			1904.		
Dec. 31.	To balance in hand and in banks at this date	$ 33,958 39	Dec. 31.	By expenditure as above	$ 137,010 27
1904.					
Dec. 31.	Income as above	101,724 44		Balance in hand and in banks at this date	14,721 65
	Received from realization of investments	16,049 09			
		$ 151,731 92			$ 151,731 92

RISKS AND PREMIUMS.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	10,626	$ 10,296,826	$ 122,015 42
*Taken during the year—new	2,457	3,614,379	53,853 53
" " renewed	3,040	3,439,459	48,927 97
Total	16,123	$ 17,350,664	$ 224,796 92
Deduct terminated	5,452	6,693,409	90,084 57
Gross in force at end of year	10,671	$ 10,657,255	$ 134,712 35
Deduct reinsured		22,625	404 47
	10,671	$ 10,634,630	$ 134,307 88

Total number of policies in force at date	10,671	
Total net amount in force		$ 10,634,630 00
Total premiums thereon		134,307 88

* In addition to the Canadian risks, $3,725,000 in amount and $24,075 in premiums were written on "Mercantile" policies in other countries, and all are reinsured with the London and Lancashire Fire.

THE MONTREAL-CANADA FIRE INSURANCE COMPANY.

STATEMENT FOR THE TEN MONTHS ENDING DECEMBER 31, 1904.

President—A. A. LABRECQUE. | Secretary—J. B. LAFLEUR.
Chief Agent—ALPHONSE ROBILLARD. | Principal Office—59 St. James St., Montreal

(Incorporated in 1859 under the name of "The Mutual Fire Insurance Company of the City of Montreal" under the authority of "An Act to amend the Acts authorizing the establishment of mutual fire insurance companies in Lower Canada," being chapter 59 of the statutes of the Province of Canada of 1859; corporate existence continued with the addition of certain powers by chapter 62 of the Statutes of 1881. Incorporated in 1903 by an Act of the Parliament of the Dominion of Canada, 3 Edward VII., Cap. 158 and name changed to the "Montreal-Canada Fire Insurance Company." Previous to February 16, 1904, the date of issue of its Dominion license, the Company's business was confined to the Province of Quebec.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed for	157,960 00
Amount paid up in cash	15,796 00

(For List of Shareholders see Appendix.)

ASSETS.

Value of real estate owned by the company, viz.: Building No. 9 and 10 St. Lambert Hill, $14,000 and 2 lots of land at Lachine, $423.43.		$ 14,423 43
Debentures owned by the company, viz.:—		
	Par value.	
Ste. Thèrese	$ 20,000	
Berthierville	2,000	
* St. Henri	10,000	
* Côte St. Paul	50,000	
Joliette	35,000	
Ste. Elizabeth	6,000	
Lévis	35,300	
St. Louis	40,000	
Carried out at par value		198,300 00
Cash on hand at head office		231 54
Cash in banks, viz.:—		
Provincial Bank	$ 2,635 31	
National	3,872 03	
Hochelaga	37,908 00	
Total		44,415 34
Interest accrued and unpaid on bonds		780 38
Agents' balances		42,478 51
Bills receivable		125 00
Office furniture		2,725 19
Goad's plans		6,705 10
Rent accrued		75 00
Premium notes on hand on which policies are issued		72,965 59
Gross assets		$ 383,225 08
Deduction of premium notes not usually collected and which are contingent assets available if required for payment of losses		72,965 59
Balance, net assets		$310,259 49

* In deposit with Receiver General.

MONTREAL-CANADA—*Continued.*

LIABILITIES.

(1) Liabilities in Canada.

Net amount of fire losses due and yet unpaid	$ 26 21	
" " adjusted but not due	4,411 96	
" " claimed but not adjusted	2,178 50	
" " reported or supposed but not claimed	300 00	
Total net amount of unsettled claims for fire losses in Canada		$ 6,916 67
Reserve of unearned premiums for all outstanding risks in Canada (Based upon the cash premiums only)		120,543 52
Commission on agents' balances and uncollected premiums		7,659 37
Sinking funds and debentures		2,189 41
Due for rent		454 67
Total liabilities in Canada		$ 137,763 64

(2) Liabilities in other Countries.

Net amount of losses reported or supposed but not claimed	$ 345 76	
Net amount of losses resisted, not in suit	1,484 50	
Total net amount of unsettled claims for fire losses in other countries		$ 1,830 26
Reserve of unearned premiums for all outstanding risks in other countries		24,395 52
Commission on uncollected premiums		2,471 86
Total liabilities in other countries		$ 28,697 64
Total liabilities in all countries except capital stock		$ 166,461 28
Surplus on policy holders' account		$ 143,798 21

INCOME FOR THE TEN MONTHS FROM MARCH 1 TO DECEMBER 31, 1904.

	In Canada.	In other Countries.	
Gross cash received for premiums	$ 171,465 50	$ 50,416 35	
Deduct reinsurance, rebate, abatement and return premiums	44,079 43	11,384 54	
Net cash received during the year for premiums	$ 127,386 07	$ 39,031 81	
Total net cash received for fire premiums in all countries			$ 166,417 88
Received for interest on bonds, &c			8,365 73
Received for rents			750 00
All other income			105 21
Total income during the ten months			$ 175,638 82

EXPENDITURE FOR THE TEN MONTHS FROM MARCH 1 TO DECEMBER 31, 1904.

	In Canada.	In other Countries.	
Amount paid for losses occurring during the term	$ 101,708 71	$ 7,445 57	
Deduct amount received for reinsurance	13,889 31	500 00	
Net amount paid during the term for said losses	$ 87,819 40	$ 6,945 57	
Total net amount paid during the term for fire losses in all countries			$ 94,764 97
Commission or brokerage			30,716 81

MONTREAL-CANADA—*Concluded.*

EXPENDITURE—*Concluded.*

Salaries, fees and other charges of officials	15,705 19
Taxes	2,172 17
All other expenditure, viz.:—General expenses, $1,373.13; legal fees, $367.63; lighting, $96; telephone, $173; office furniture, $8,116.53; advertising, $547.32; printing, $2,185.96; stamps, $469.49; adjustment, $848.25; inspection, $334.25; rent, $1,950; collection and exchange, $153.63; commission on stock, $93.78; fire commissioners, $115.50; sundries, $396.37	17,220 84
Total expenditure for the ten months	$ 160,579 98

CASH ACCOUNT.

1904.			1904.		
March 1.	To Balance in hand and in banks at this date	$ 29,114 70	Dec. 31.	By Expenditure as above	$ 160,579 98
Dec. 31.	Income as above	175,638 82		Balance in hand and in banks at this date	44,646 88
	Received on account of sinking fund from investments	473 34			
		$ 205,226 86			$ 205,226 86

RISKS AND PREMIUMS.

	In Canada.		In Other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross polices in force at March 1, 1904	21,050,502	216,379 31			21,050,502	216,379 31
Taken during the ten months	10,211,529	170,025 93	2,835,881	59,275 13	13,047,410	229,301 06
Total	31,262,031	386,405 24	2,835,881	59,275 13	34,097,912	445,680 37
Deduct terminated	9,685,981	110,786 48	573,198	9,529 48	10,259,179	120,315 96
Gross in force at end of year	21,576,050	275,618 76	2,262,683	49,745 65	23,838,733	325,364 41
Deduct reinsured	1,767,095	26,070 82	79,650	954 61	1,846,745	27,025 43
Net in force at Dec. 31, 1904	19,808,955	249,547 94	2,183,033	48,791 04	21,991,988	298,338 98

Total number of policies in force (Canadian, 25,324, foreign 1,664)	26,988	
Total net amount in force		$21,991,988 00
Total premiums thereon		298,338 98

THE NATIONAL ASSURANCE COMPANY OF IRELAND.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

Secretary—C. CHEVALLIER CREAM. | Head Office in Canada—Montreal.
Chief Agent in Canada—J. T. Chandler. | Principal Office—Dublin.

(Incorporated, November 10, 1828. Commenced business in Canada, April 2, 1883.)

(Canadian business reinsured on April 13, 1904, in the Western Assurance Company.)

CAPITAL.

Amount of joint stock capital authorized	£	2,000,000	$ 9,733,333 33
" subscribed for		1,000,000	4,866,666 67
" paid up in cash		100,000	486,666 67

ASSETS IN CANADA.

Cash at head office in Canada	$	54 59
Cash in Bank of British North America		5,245 98
Bills receivable		150 00
Office furniture, including maps, plans, books, &c		3,092 28
Total assets in Canada	$	8,542 85

LIABILITIES IN CANADA.

Net amount of losses in Canada claimed but not adjusted	$ 550 00		
" " resisted—in suit (accrued in previous years)	2,500 00		
Total net amount of unsettled claims for fire losses in Canada		$	3,050 00
Total liabilities in Canada		$	3,050 00

INCOME IN CANADA.

Gross cash received for premiums	$ 115,379 24		
Deduct reinsurance, rebate, abatement and return premiums	15,032 53		
Net cash received for premiums		$	100,346 71
Interest on bonds, stocks, &c			2,535 40
Interest from cash deposits			119 18
Cash from sale of furniture, maps and plans			1,152 25
Total cash income in Canada		$	104,153 54

NATIONAL OF IRELAND—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated in the last statement at $9,937.32)	$ 10,946 76	
Amount paid for losses occurring during the year	$ 60,473 28	
Deduct savings and salvage and reinsurance	867 88	
Net amount paid during the year for said losses	$ 59,605 50	
Total net amount paid during the year for fire losses		$ 70,552 26
Commission or brokerage in Canada		15,661 36
Salaries, fees and all other charges of officials in Canada		3,091 93
Taxes in Canada		943 47
Miscellaneous expenditure, viz. :—Stationery and printing, $791.63 ; advertising and subscriptions, $1,096.01 ; furniture and plant, $191.75 ; postage, express and telegrams, $764.48 ; travelling, $663.30 ; office rent, $1,120.99 ; board of underwriters, $357.15 ; sundry general expenses, $2,423.20		7,408 51
Total cash expenditure in Canada		$ 97,657 53

RISKS AND PREMIUMS.

	Amount,	Premiums thereon.
Gross policies in force at date of last statement	$ 22,525,977	$ 358,270 95
Policies taken during the year previous to April 13, 1904—new and renewed	6,072,378	83,823 41
Total	$ 28,598,355	$ 442,094 36
Deduct terminated prior to April 13, 1904	4,794,452	77,764 13
Balance reinsured	$ 23,803,903	$ 364,330 23

THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

Chairman—CHARLES J. CATER SCOTT. | Manager—PHILIP R. D. MACLAGLAN.

Manager in Canada—RANDALL DAVIDSON.

Principal Office—Edinburgh. | Head Office in Canada—Montreal.

(Established, 1809. Commenced business in Canada, 1862.)

CAPITAL.

Amount of joint stock capital authorized, £3,000,000	$14,600,000 00
Amount subscribed for, £2,750,000	13,383,333 33
Amount paid up in cash, £687,500	3,345,333 33

ASSETS IN CANADA.

Real estate in Canada, held by the company, viz :—

Five-story building, situated N. W. corner St. François Xavier and Hospital streets, Montreal, occupied by the company and tenants as offices	$ 100,000 00	
Four-story building, 26 Wellington street, Toronto, occupied by the company and tenants as offices	30,000 00	
		$ 130,000 00
Loans secured by bonds or mortgages constituting a first lien upon real estate		2,462,762 93
Amounts of loans secured by debentures of the London and Canadian Loan and Agency Company		87,600 00

Stocks and bonds, viz. :—

Deposited with Receiver General :—	Par value.
Montreal Harbour bonds	$ 124,000 00
Montreal Corporation stock	14,000 00
County of Middlesex bonds	73,000 00
Town of Owen Sound bonds	95,000 00
Town of St. Henri bonds	200,000 00
Province of New Brunswick bonds	25,000 00
Province of Manitoba bonds	31,146 67
Township of York bonds	19,000 00
County of Carleton bonds	10,000 00
Town of Welland bonds	32,000 00
City of Brantford bonds	20,000 00
City of Belleville bonds	50,000 00
Queensland bonds	97,333 33
Town of Goderich bonds	65,000 00
City of London bonds	25,000 00
Côte St. Antoine bonds	100,000 00
Total deposited with Receiver General	$ 980,480 00

NORTH BRITISH AND MERCANTILE—*Continued.*

Stocks and Bonds—*Continued.*

Other Investments entirely in control of the company:	Par value.
City of Halifax stock	$ 15,000 00
Town of Lindsay bonds	69,000 00
Town of Windsor bonds	20,000 00
Town of Acton, P.Q., bonds	19,000 00
City of Belleville bonds	15,000 00
Town of Brockville Waterworks bonds	16,000 00
Town of Brockville Local Improvement bonds	3,021 95
City of Brantford bonds	50,000 00
Town of Cobourg bonds	3,500 00
Town of Cornwall bonds	22,668 27
Town of Chatham bonds	6,000 00
Canada Permanent and Western Canada Mtge. Corpn. bonds	25,000 00
City of Hamilton bonds	30,331 00
City of Halifax bonds	44,000 00
City of Hamilton R.C. Separate School bond	16,000 00
City of Hamilton R.C. School bonds	5,558 39
Village of Kingsville bonds	14,622 73
Town of Kincardine bonds	3,051 70
City of London bonds	20,000 00
Town of Lachine bonds	35,000 00
Town of Longueuil bonds	25,000 00
Lachine Dissentient School bonds	6,556 69
Town of Leamington bonds	3,332 20
City of Montreal stock	34,700 00
Montreal Board of Trade	5,000 00
Montreal Protestant School bonds	58,000 00
Montreal R.C. School bonds	55,000 00
Montreal Cotton Co. bonds	50,000 00
Montreal Light, Heat & Power Co. bonds	25,000 00
Merchants Cotton Co. bonds	50,000 00
City of New Westminster bonds	65,100 00
City of Nelson, B.C. bonds	51,000 00
Norfolk & Western Pocahontas Coal Lands Purchase Money First Mortgage bonds	25,000 00
City of Ottawa bonds	50,000 00
Town of Parkdale bonds	27,860 00
Town of Petrolia bonds	7,035 45
Town of Picton bonds	6,253 37
Prince Edward Island bonds	25,000 00
Province of Quebec bonds	51,000 00
Township of Richmond, B.C., bonds	50,000 00
City of St. Catharines bonds	15,000 00
St. Cunegonde of Montreal City Water & Power Co. bonds	75,000 00
St. Louis Iron Mountain & Southern Railway Co., Unifying and Refunding 4 per cent Gold bonds	25,000 00
St. James Cathedral debentures	53,107 26
City of Three Rivers bonds	43,000 00
Town of Trenton bonds	30,000 00
Toronto Railway Company	25,000 00
Toronto Mortgage Co. bonds	50,000 00
City of Victoria, B.C., bonds	126,000 00
Town of Salaberry of Valleyfield, P.Q., bonds	33,000 00
Town of Woodstock bonds	60,000 00
Town of Windsor bonds	12,472 00
City of Winnipeg Local Improvement bonds	5,730 00
Town of Wallaceburg bonds	13,539 95
West Toronto Junction bonds	31,300 00
Windsor Hotel bonds	50,000 00
Winnipeg Electric Street Ry. bonds	50,000 00
Wabash R. R. Co., Second Mortgage bonds	25,000 00
Total in control of the company	$1,831,740 96

Total stocks and bonds, par value	$ 2,812,220 96
Cash in Bank of Montreal, Montreal	121,625 01
Interest accrued	68,258 76
Balance due by agents in Canada	68,953 65
Office furniture and supplies in Montreal, Toronto, St. John, N.B.	5,000 00
Total assets in Canada	$ 5,756,421 31

NORTH BRITISH AND MERCANTILE—*Continued.*

LIABILITIES IN CANADA.

Net amount of fire losses in Canada claimed but not adjusted	$ 25,762 00	
Net amount of fire losses in Canada resisted in suit (accrued in previous year)	2,000 00	
Total net amount of unsettled claims for fire losses in Canada		$ 27,762 00
Reserve of unearned premiums for all outstanding fire risks in Canada		468,162 78
Reinsurance fund, under the life insurance branch		515,217 42
Due and accrued for salaries, rent, advertising, agency and other miscellaneous expenses		3,399 84
Total liabilities in Canada		$ 1,014,542 04

INCOME IN CANADA.

Gross cash received for fire premiums	$ 728,692 35	
Deduct reinsurance, &c	80,613 05	
Net cash received for fire premiums		$ 648,079 30
Received for interest on bonds, stocks, mortgages, &c		213,778 40
Received for interest on bank deposits, &c		2,454 83
Rents		5,956 92
Total income in Canada		$ 870,269 45

EXPENDITURE IN CANADA.

Amount paid during the year for fire losses occurring in previous years (which losses were estimated in the last statement at $24,775.36)	$ 21,879 12	
Deduct savings and salvage and reinsurance	1,110 33	
Net amount paid for said losses	$ 20,768 79	
Paid for fire losses occurring during the year	$ 777,424 25	
Less reinsurance	57,046 76	
Net amount paid for said losses	$ 720,377 49	
Total net amount paid during the year for fire losses in Canada		$ 741,146 28
Commission or brokerage		112,486 74
Salaries, fees and all other charges of officials in Canada		28,011 57
Taxes in Canada		6,990 42
All other expenses in Canada, viz. :—Advertising, newspapers and directories, $543.55 ; bookbinding, printing stationery and office supplies, $3,959.10 ; heating, lighting and water, $499.55 ; Underwriters' Association, $3,855 ; travelling expenses, $3,902.28 ; office furniture and expenses, $147.71 ; insurance superintendence, $267.29 ; postage, express, bank charges and telegrams, $3,483.30 ; plans, $1,792.21 ; freight and duty, $65.56 ; telephone and tolls, $274.40 ; fire marshal's salary, $34.67 ; miscellaneous, $392.40 ; fire commissioner's salary, $186.49 ; Dominion Burglary Guarantee Protection, $183 ; calendars, $1,378.86 ; rents, $5,345.27 ; auditors' and legal fees, $583 ; total, $26,893.64 ; less proportion of expenses chargeable to life branch, $1,500		25,393 64
Total cash expenditure in Canada		$ 914,028 65

NORTH BRITISH AND MERCANTILE—*Continued.*

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	36,109	$ 65,572,654	$ 849,028 88
Taken during the year—new and renewed	22,524	47,454,403	730,951 60
Total	58,633	$113,027,057	$ 1,579,980 48
Deduct terminated	21,214	44,976,772	630,968 70
Gross in force at end of year	37,419	$ 68,050,285	$ 949,011 78
Deduct reinsurance		1,790,444	25,273 54
Net amount in force at December 31, 1904	37,419	$ 66,259,841	$ 923,738 24

Total number of policies in force at date in Canada	37,419	
Total net amount in force		$ 66,259,841 00
Total premiums thereon		923,738 24

NORTH BRITISH AND MERCANTILE—*Continued.*

General Business Statement for the Year ended December 31, 1904.

FIRE REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
Reserve at December 31, 1903	1,550,000	0	0	Losses by fire, including Baltimore and Toronto conflagrations, less reinsurances	1,273,458	9	3
Premium reserve at December 31, 1903	728,152	4	6	Commission	332,154	8	8
Sum set aside out of 1903 profit to provide for losses by Baltimore and Toronto fires	200,000	0	0	Expenses of management	* 308,443	12	3
Premiums received in 1904, less reinsurances	1,938,336	6	1	Premium reserve at December 31, 1904	775,334	10	5
				Reserve at December 31, 1904	1,550,000	0	0
				Balance carried to profit and loss	177,097	10	0
	£4,416,488	10	7		£4,416,488	10	7

* Details of expenses of management :—

	£	s.	d.
Salaries at home and abroad, including directors' fees	209,260	18	5
Foreign and colonial government taxes and licenses, rents and sundry office expenses	67,036	9	11
Agents' charges and travelling expenses	30,203	2	1
Books, advertising, postages, telegrams, &c.	33,150	19	10
Retiring allowances	8,620	18	8
Law expenses	1,884	15	10
Salvage corps, &c.	8,663	18	0
	£358,821	2	9
Deduct—Applicable to the life department	50,377	10	6
	£308,443	12	3

PROFIT AND LOSS.

	£	s.	d.		£	s.	d.
Balance from 1903	731,511	0	2	Sum authorised by shareholders to be set aside to provide for losses by Baltimore and Toronto conflagrations	200,000	0	0
Balance from fire account, 1904	177,097	10	0	Dividend and bonus to shareholders for 1903 paid in May and November, 1904	189,750	0	0
Interest and dividends, less income tax	118,293	18	1	Superannuation fund	1,000	0	0
Transfer fees	82	17	6	Irrecoverable balances	1,057	17	8
Shareholders' life and annuity profit account	24,750	0	0	Income tax	8,004	0	0
				Balance at December 31, 1904	651,923	8	1
	£1,051,735	5	9		£1,051,735	5	9

NORTH BRITISH AND MERCANTILE—*Concluded.*

General Balance Sheet, December 31, 1904.

LIABILITIES.

	£	s.	d.
CAPITAL:—			
Subscribed—110,000 shares of £25 each ..... £ 2,750,000			
Called up—£6 5s. per share	687,500	0	0
Profit and loss	651,923	8	1
Dividends unclaimed	4,974	16	10
Superannuation fund	99,075	12	11
Shareholders' life and annuity profit account	24,008	14	3
FIRE DERARTMENT.			
Premium reserve ..... £ 775,334 10 5			
General reserve 1,550,000 0 0			
£2,325,334 10 5			
Outstanding liabilities 348,555 3 7			
	2,673,889	14	0
Outstanding losses ..... £ 178,562 16 6			
Bills payable 14,256 11 1			
Reinsurance premiums 140,624 12 1			
Sundry outstanding balances ... 15,111 3 11			
£ 348,555 3 7			
	£4,141,372	6	1
LIFE DEPARTMENT.			
Life Branch.			
Life fund £10,389,645 12 0			
Outstanding liabilities 195,179 13 5			
	10,584,825	5	5
Annuity Branch.			
Annuity fund £3,082,886 15 0			
Outstanding liabilities 9,376 3 4			
	3,092,262	18	4
	£17,818,460	9	10

ASSETS.

	£	s.	d.
British government securities	776,537	13	10
Colonial government securities	104,428	12	2
Guaranteed and other Indian railway stock	160,727	0	10
Foreign government and state securities	305,470	19	0
Colonial municipal securities	94,561	15	7
Foreign municipal securities	303,442	13	4
Railway and other debentures and debenture stocks	105,598	9	4
Railway and other stocks and shares	163,178	19	9
Foreign railway bonds	672,848	3	9
Foreign railway preference and ordinary stocks and shares	147,175	6	1
Feu duties and feuing ground	8,523	12	3
Premises in Edinburgh, London, &c., partly occupied as offices of company and partly let	650,810	4	0
Salvage corps premises	12,828	8	4
Bills receivable	700	0	0
Agents' balances	350,661	2	1
Outstanding premiums	68,072	8	11
Outstanding interest	13,639	13	8
Cash in hand and on current account abroad	144,889	10	1
Cash on deposit abroad	33,937	10	0
Cash in hand and on current account at home	23,099	9	11
Due by life branch	240	13	2
	£4,141,372	6	1
LIFE DEPARTMENT.			
Life Branch.			
Assets of life branch per separate balance sheet	10,584,825	5	5
Annuity Branch.			
Assets of annuity branch per separate balance sheet	3,092,262	18	4
	£17,818,460	9	10

THE NORTHERN ASSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

Chairman—ERNEST CHAPLIN, | General Manager—H. E. WILSON.

Principal Offices—London and Aberdeen.

Head Office in Canada—Montreal. | Manager for Canada—ROBERT W. TYRE.

(Established, June 2, 1836. Commenced business in Canada, 1867.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	£3,000,000	$ 14,600,000 00
Amount paid in cash	300,000	1,460,000 00

ASSETS IN CANADA.

Bonds in deposit with Receiver General :—

	Par value.	
British Columbia bonds	$ 132,860 00	
City of Toronto bonds	161,573 33	
Total par value	$ 294,433 33	
Carried out at par value		$ 294,433 33
Cash in hand		9,003 30
Cash in banks, viz.:—		
Bank of Montreal, Montreal	$7,656 57	
" British North America, Victoria	983 93	
" " " Montreal	7,654 99	
Total		16,295 49
Cash in hands of agents in Canada		36,694 95
Insurance, maps and plans		4,000 00
Office fixtures and furniture		2,500 00
Total assets in Canada		$ 362,927 07

LIABILITIES IN CANADA.

Net amount of losses in Canada claimed but not adjusted	$ 17,237 10	
Total net amount of unsettled claims for losses in Canada		$ 17,237 10
Reserve of unearned premiums for all outstanding fire risks in Canada		298,746 81
Total liabilities in Canada		$ 315,983 91

NORTHERN—*Continued.*

INCOME IN CANADA.

Gross cash received for fire premiums	$ 492,412 97	
Deduct reinsurance, rebate, abatement and return premiums	45,519 10	
Net cash received for fire premiums		$ 446,893 87
*Interest and dividends on stocks and bonds		12,475 70
Interest on bank deposit		141 67
Total cash income in Canada		$ 459,511 24

EXPENDITURE IN CANADA.

Amount paid during the year for fire losses occurring in previous years (which losses were estimated in the last statement at $6,538.42)	$ 6,538 90	
Paid for fire losses occurring during the year	$ 558,879 23	
Deduct reinsurances	9,509 58	
Net amount paid for said losses	$ 549,369 65	
Total net amount paid during the year for fire losses in Canada		$ 555,908 55
Commission or brokerage in Canada		77,514 03
Salaries, fees and all other charges of officials		16,159 46
Taxes in Canada		4,745 11
Miscellaneous payments, viz.:—Maps and plans, $1,340.48; postage, telegrams and express, $2,536.62; underwriters' associations, $2,787.96; rents, $2,288.33; stationery and printing, $3,222.76; travelling expenses, $1,720.21; advertising, $2,093.38; office expenses, $43.50; office furniture, $534.53; legal expenses, $3; auditors' fees, $300; exchange, $416.91; sundry payments, $657.89; cleaning, heating and lighting, $622.76; newspapers and books, $46.45; subscriptions and donations, $48.50		18,663 28
Total expenditure in Canada		$ 672,990 43

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	24,212	$ 36,778,948	$ 520,578 51
Taken during the year—new and renewed	16,591	30,750,190	495,063 65
Total	40,803	$ 67,529,138	$1,015,642 16
Deduct terminated	14,936	28,184,979	426,749 01
Gross in force at end of year	25,877	$ 39,344,159	$ 588,893 15
Deduct reinsured		414,045	5,292 40
Net in force at December 31, 1904	25,877	$ 38,930,114	$ 583,600 75

Total number of policies in force in Canada at date	25,877
Total net amount in force	$38,930,114 00
Total premiums thereon	583,600 75

*Interest on deposit paid direct to head office, London.

NORTHERN—*Continued.*

General Business Statement for the Year ending December 31, 1904.

8—7

FIRE DEPARTMENT.

The premiums received last year amounted to £1,090,252 6s. 1d., showing in comparison with the premiums of the previous year an increase of £71,043 11s. 8d.

The losses incurred were exceptionally heavy owing to conflagrations in Baltimore and Toronto, in which the company was interested to a considerable extent, and amounted to £725,668 13s. 7d., or 66·6 of the premiums. The general average of the experience of the company from the beginning is now 58·1 per cent, or, including its provision for losses on current risks, 60·3 per cent.

The expenses of the management (including commission to agents and charges of every kind) came to £366,965 12s. 7d. or 33·7 per cent of the premiums, a ratio practically the same as that of the previous year.

The result is that, after, charging the account with £490,613 10s. 9d., being 45 per cent of the premiums of the year, as provision for current risks, and crediting it with £458,643 18s. 6d., the amount similarly charged in 1903, a loss was incurred of £34,351 12s. 4d., which has been met by transferring this sum from the profit and loss account.

FIRE REVENUE ACCOUNT.

	£ s. d.		£ s. d.
Amount of fire fund at the beginning of the year	1,100,000 0 0	Losses by fire paid and outstanding (after deduction of re-insurances)	725,668 13 7
Proportion of premiums set aside to meet liability under current policies at December, 31, 1903	458,643 18 6	Commission	168,762 12 11
Premiums received (after deduction of re-insurances)	1,090,252 6 1	Expenses of management	198,202 19 8
Amount transferred from profit and loss account to meet loss on year's operations	34,351 12 4	Proportion of premiums set aside to meet liability under current policies, being 45 per cent of the revenue for 1904	490,613 10 9
		Amount of fire fund at the end of the year, as per balance sheet	1,100,000 0 0
	£2,683,247 16 11		£2,683,247 16 11

PROFIT AND LOSS ACCOUNT.

	£ s. d.		£ s. d.
Balance brought forward from last year—		Amount transferred to staff pension fund in terms of resolution of general meeting held June 10, 1904	10,000 0 0
General fund £ 250,822 0 3		Dividend and bonus declared June 10, 1904	60,000 0 0
Shareholders' life bonus, instalments, 1904–5 12,000 0 0		Shareholders' life bonus (1901–5) 4th instalment	6,000 0 0
	262,822 0 3	Dividend declared November 17, 1904	30,000 0 0
Balance of interest account after deducting the amounts due to the life and other funds	71,855 5 3	Income tax, after deducting amount applicable to life and other accounts	4,752 3 10
Profit on exchange	893 15 7	Allowances to families of deceased officers	1,850 0 0
		Company's moiety of assurance premiums of staff	1,162 13 0
		Agents' and other balances irrecoverable	470 17 8
		Amount transferred to fire account to meet loss on year's operations	34,351 12 4
		Balance at credit of this account as per balance sheet—	
		General fund £ 180,983 14 3	
		Shareholders' life bonus, instalment, 1905 6,000 0 0	
			186,983 14 3
	£ 335,571 1 1		£ 335,571 1 1

NORTHERN—*Concluded.*

Balance Sheet.

Liabilities.	£ s. d.	£ s. d.
Shareholders' capital paid up	300,000 0 0	
Fire reserve fund	1,100,000 0 0	
Proportion of fire premiums set aside to meet liability under current policies	490,613 10 9	
Life assurance fund—Participation branch	3,373,233 7 9	
Life assurance fund—Non-participation branch	344,189 16 1	
Endowment and capital redemption fund	48,415 1 11	
Annuity fund	662,226 18 2	
Staff pension fund	85,114 19 1	
Fletcher trust fund	8,574 16 4	
Investment reserve fund	73,679 14 1	
Balance at the credit of profit and loss account	186,983 14 3	
	£6,673,031 18 5	
Outstanding claims	£ 41,868 14 10	
Unclaimed surrender values	3,475 4 8	
Outstanding fire losses	107,971 16 7	
Outstanding charges	15,250 11 2	
Bills payable	4,595 17 8	
Due to other companies and agents	56,086 6 2	
Shareholders' dividends unclaimed	1,738 13 2	
Due by general funds to life and staff funds	161,154 10 10	
	392,141 15 1	
	£7,065,173 13 6	

Assets.	£ s. d.	£ s. d.
Mortgages on property within the United Kingdom	260,931 17 1	
Mortgages on property out of the United Kingdom	32,527 16 7	
Loans on parochial and other public rates	442,174 0 1	
Loans on life interests	53,100 0 0	
Loans on reversions	53,719 4 4	
Loans on stocks and shares	50,000 0 0	
Loans on company's policies	177,416 5 11	
Investments—		
In British government securities	376,041 1 11	
British municipal securities	296,659 12 0	
Indian and Colonial government securities	338,883 17 9	
Indian and Colonial provincial securities	147,005 8 1	
Indian and Colonial municipal securities	296,677 4 1	
Foreign government securities	539,309 6 4	
Foreign provincial securities	78,046 5 3	
Foreign municipal securities	576,452 1 6	
Railway and other debentures and debenture stocks—home and foreign	994,445 0 4	
Railway and other preference and guaranteed stocks—home and foreign	671,582 1 4	
Railway and other ordinary stocks	54,259 0 0	
Rent charges	13,047 17 7	
House property (company's offices)	380,464 14 3	
House property (mortgages foreclosed)	111,043 11 0	
Company's interest in salvage corps' buildings	6,755 2 9	
Freehold ground rents	46,224 1 1	
Reversions	393,985 14 3	
Bills receivable	14,541 13 2	
Due from other companies and agents	284,239 16 11	
Outstanding premiums	32,494 18 4	
Outstanding interest and dividends	5,449 14 0	
Interest accrued but not payable	59,093 8 6	
Cash in the hands of bankers (on deposit)	11,801 0 0	
Cash in the hands of bankers (on current account)	101,236 19 0	
Stamps on hand	244 11 3	
Cash in hand	4,165 18 0	
Due by general funds to life and staff funds	161,154 10 10	
	£7,065,173 13 6	

THE NORWICH UNION FIRE INSURANCE SOCIETY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—Major F. ASTLEY CUBITT. | Secretary—C. A. BATHURST BIGNOLD.

Principal Office—Norwich, England.

Chief Agent in Canada—JNO. B. LAIDLAW. | Head Office in Canada—Toronto.

(Organized and commenced business, 1797. Commenced business in Canada, April, 1880.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	£1,100,000	$ 5,333,333 33
Amount of capital paid up in cash	132,000	642,400 00

ASSETS IN CANADA.

Stocks and bonds in deposit with Receiver General, viz. :—

	Par value.		
Canada 4 per cent stock	$ 97,566 67		
" 3 "	26,766 66		
Western Canada Loan and Savings Co. debentures	25,000 00		
British Consolidated 2½ per cent stock	48,666 67		
City of Quebec 3½ per cent stock	38,933 33		
City of Montreal permanent debenture stock, 3 per cent	24,333 33		
" " " 3½ "	24,333 34		
Can. Perm. and Western Can. Mortgage Corporation debentures	25,000 00		
Total par value	$ 310,600 00		
Carried out par value		$	310,600 00
Cash on hand at head office in Canada			2,707 66
Cash in banks, viz. :—			
Bank of Montreal, Toronto (current account)	$ 18,496 23		
" " " (special ")	71,356 33		
" Montreal (current ")	475 00		
" " (special ")	4,648 07		
Total			94,975 63
Agents' balances			30,626 65
Goad's plans			5,000 00
Total assets in Canada		$	443,909 94

LIABILITIES IN CANADA.

Net amount of losses claimed but not adjusted	$ 23,955 43		
Net amount of losses resisted and in suit	4,840 00		
Total net amount of unsettled claims for fire losses in Canada ($575 of which accrued in previous years)		$	28,795 43
Reserve of unearned premiums for all outstanding risks in Canada			325,898 60
Total liabilities in Canada		$	354,694 03

NORWICH UNION—*Concluded.*

INCOME IN CANADA.

Gross cash received for fire premiums	$ 567,354 25	
Deduct reinsurance, rebate, abatement and return premiums	69,493 66	
Net cash received for premiums		$ 497,860 59
Received for interest on stocks, bonds, mortgages, &c		12,065 67
Income from other sources		261 56
Total income in Canada		$ 510,187 82

EXPENDITURE IN CANADA.

Net amount paid for losses occurring in previous years (which losses were estimated in last statement at $11,365.58)	$ 11,877 07	
Amount paid for losses occurring during the year	$ 449,237 81	
Less amount received for reinsurance and savings and salvage	6,240 93	
Net amount paid during the year for said losses	$ 442,996 88	
Total net amount paid during the year for fire losses		$ 454,873 95
Commission or brokerage and bonus on profits in Canada		85,713 88
Salaries, fees and other charges of officials		31,377 54
Taxes in Canada		5,279 44
Miscellaneous payments, viz.:—Stationery, $3,503.91; postage, $2,625.39; advertising, $2,417.92; travelling expenses, $3,393.95; Goad's plans, $1,629.39; sundry charges, $4,039.17; board expenses, $3,379.13; office furniture, $567.56; rent, $2,558.33; remittance charges, $208.45; express, $244.62; telegrams and telephones, $854.06.		25,421 88
Total cash expenditure in Canada		$ 602,666 69

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	28,041	$ 37,186,053	$ 551,461 90
Policies taken during the year—new and renewed	21,012	34,175,255	570,002 50
Total	49,053	$ 71,361,308	$1,121,464 40
Deduct terminated	18,463	30,443,812	480,559 56
Gross in force at end of year	30,590	$ 40,917,496	$ 640,904 84
Deduct reinsured		619,516	10,153 11
Net in force at December 31, 1904	30,590	$ 40,297,980	$ 630,751 73

Total number of policies in force in Canada at date	30,590	
Total net amount in force		$40,297,980 00
Total premiums thereon		630,751 73

(For General Business Statement, see Appendix).

THE OTTAWA FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—CHARLES MAGEE. | Manager and Chief Agent—C. E. CORBOLD.

Principal Office—Ottawa, Canada.

(Incorporated by letters patent, Ontario, bearing date September 30, 1899; incorporated July 18, 1904, by an Act of the Parliament of Canada, 4 Edward VII., cap. 110; commenced business in Ontario, November 1, 1899; Dominion license issued, February 23, 1900.)

CAPITAL.

Amount of joint stock or guarantee capital authorized	$ 1,000,000 00
Amount subscribed for	250,000 00
Amount paid up in cash	100,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Value of real estate (less encumbrances) held by the company		$ 30,000 00
Stocks and bonds owned by the company, viz.:—		

	Par value.	Value in account.
St. George's Church, 4 per cent. debentures	$ 14,000 00	$ 14,000 00
*Ottawa City 3½ per cent debentures	56,000 00	56,000 00
Commercial Cable Company bonds	10,000 00	10,080 00
Belleville City 4 per cent debentures	10,000 00	10,162 50
Canada 3½ per cent inscribed stock	10,000 00	10,106 00
Metropolitan Street Ry., New York, 4 per cent bonds	10,000 00	9,750 00
Toronto Electric Light Co. 4½ per cent bonds	10,000 00	10,000 00
Detroit and Flint Ry. 5 per cent bonds	10,000 00	10,000 00
Town of Sydney 4 per cent bonds	10,000 00	9,575 00
City of Winnipeg School 4 per cent debentures	10,000 00	9,975 00
City of Vancouver 4 per cent debentures	5,000 00	4,866 50
Total par and account values	$ 155,000 00	$ 154,515 00

Carried out at account value		154,515 00
Cash at head office		19 79
Cash in banks, viz.:—		
Bank of Ottawa	$ 15,449 65	
Total		15,449 65
Interest accrued and unpaid on stocks and bonds, not included in account value		818 25
Agents' balances		11,006 09
Office furniture and plans, net		6,889 99
Rents due and accrued		200 78
Due from British Dominions Insurance Co., Limited		1,002 58
Total assets		$ 219,902 13

* On deposit with the Receiver General.

OTTAWA FIRE—*Continued.*

LIABILITIES.

(1.) Liabilities in Canada.

Net amount of losses adjusted but not due	$ 930 10	
" " claimed but not adjusted	1,052 93	
" " resisted in suit	4,698 94	
Total net amount of unsettled claims in Canada		$ 6,681 97
Reserve of unearned premiums for fire risks in Canada		114,648 97
Due other companies for reinsurance		2,444 60
Total liabilities in Canada, except capital stock		$ 123,775 54

(2.) Liabilities in other countries.

Net amount of losses adjusted but not due	$ 56 84	
" " claimed but not adjusted	847 50	
Total net amount of unsettled claims in other countries		$ 904 34
Reserve of unearned premiums for fire risks in other countries		2,039 57
Total liabilities in other countries		$ 2,943 91
Total liabilities in all countries, except capital stock		$ 126,719 45
Surplus on policy holders' account		$ 93,182 68
Capital stock paid up		$ 100,000 00

INCOME.

	In Canada.	In other countries.	
Gross cash received for premiums	$ 239,324 62	$ 57,980 22	
Deduct reinsurance, rebate, abatement and return premiums	78,283 72	41,508 18	
Net cash received for premiums	$ 161,040 90	$ 16,472 04	
Net cash received for premiums in all countries			$ 177,512 94
Income received for interest and dividends on stocks, bonds, &c			5,497 11
Profit on securities sold			629 75
Net amount received for rent			1,654 92
Total			$ 185,294 72
Received for calls on capital			150,000 00
Total income			$ 335,294 72

EXPENDITURE.

	In Canada.	In other countries.
Net amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at $8,528.34)	$ 2,358 18	$ 6,814 55
Deduct savings and salvage and reinsurance	513 17	3 36
Net amount paid for said losses	$ 1,845 01	$ 6,811 19
Amount paid for losses occurring during the year	$ 270,985 63	$ 73,020 39
Deduct savings and salvage and reinsurance	84,266 98	2,056 67
Net amount paid during the year for said losses	$ 186,718 65	$ 70,963 72
Total net amount paid during the year for fire losses	$ 188,563 66	$ 77,774 91

OTTAWA FIRE—*Concluded.*

EXPENDITURE—*Concluded.*

Total net amount paid during the year for fire losses in all countries	$	266,338 57
Commission or brokerage		35,054 77
Salaries, fees, &c		11,880 56
Taxes		3,677 89
All other payments, viz.:—Goad's plans and office furniture, $889.99; legal expenses, $275.43; postage, telegrams and exchange, $2,345.24; travelling expenses, $1,466.43; general expenses, $2,187.56; stationery, $1,452.54; rents, $821; advertising, $1,172.89		10,611 08
Total expenditure	$	327,562 87

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, January 1, 1904	$	187,252 59
Income as above		335,294 72
Real estate written up		5,000 00
	$	527,547 31
Expenditure as above		327,562 87
Balance—Net ledger assets, December 31, 1904	$	199,984 44

RISKS AND PREMIUMS.

	IN CANADA.		IN OTHER COUNTRIES.		TOTAL IN ALL COUNTRIES.	
	Amount.	Premiums thereon.	Amount.	Premiums thereon.	Amount.	Premiums thereon.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross policies in force at date of last statement	19,741,679	285,631 65	4,193,570	89,056 39	23,935,249	374,688 04
Taken during the year, new	8,043,207	130,469 82	2,569,569	49,567 76	10,612,776	180,037 58
Renewed	6,581,293	107,898 12	271,170	3,149 10	6,852,463	111,047 22
Total	34,366,179	523,999 59	7,034,309	141,773 25	41,400,488	665,772 84
Deduct terminated	15,191,885	237,368 86	5,318,314	125,985 50	20,510,199	363,354 36
Gross in force at end of year	19,174,294	286,630 73	1,715,995	15,787 75	20,890,289	302,418 48
Deduct reinsured	4,649,940	65,926 40	1,327,944	11,708 62	5,977,884	77,635 02
Net in force at Dec. 31, 1904	14,524,354	220,704 33	388,051	4,079 13	14,912,405	224,783 46

Total number of policies in force in Canada at date	(No return.)	
Total net amount in force	$	$14,912,405 00
Total premiums thereon		224,783 46

THE PHENIX INSURANCE COMPANY, BROOKLYN, N.Y.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—GEO. P. SHELDON | Secretary—CHARLES F. KOSTER.

Principal Office—16 Court Street, Brooklyn, N.Y.

Chief Agent in Canada—A. M. M. KIRKPATRICK. | Head Office in Canada—Toronto.

(Incorporated, September 10, 1853. Charter renewed, September 9, 1893, for thirty years. Commenced business in Canada, May 1, 1874.)

CAPITAL.

Amount authorized, subscribed for, and paid up in cash	$ 1,000,000 00

ASSETS IN CANADA.

Bonds on deposit with the Receiver General, viz.:—

	Par value.	Market value.	
United States 4 per cent registered bonds	$ 100,000 00	$ 105,000 00	
City of Toronto 3½ per cent bonds	24,333 33	24,333 00	
Total par and market values	$ 124,333 33	$ 129,333 00	
Carried out at market value			$ 129,333 00
Cash in hands of agents in Canada			29,282 19
Total assets in Canada			$ 158,615 19

LIABILITIES IN CANADA.

Net amount of losses in Canada claimed but not adjusted	$ 1,357 75
Reserve of unearned premiums for all outstanding fire risks in Canada.	143,384 73
Total liabilities in Canada	$ 144,742 48

INCOME IN CANADA.

Gross cash received for fire premiums in Canada	$ 273,349 56	
Deduct reinsurance, rebate, abatement and return premiums	35,566 96	
Total net cash received for premiums		$ 237,782 60
Interest on bonds and mortgages in Canada (paid direct to head office).		4,851 66
Total cash income in Canada		$ 242,634 26

PHENIX OF BROOKLYN—*Continued*

EXPENDITURE IN CANADA.

Amount paid during the year for fire losses occurring in previous years (which losses were estimated in the last statement at $2,495.97)	$ 2,663 39	
Deduct amount received for reinsurance	21 76	
Net amount paid during the year for said losses	$ 2,641 63	
Amount paid for losses occurring during the year	$ 254,097 03	
Deduct savings and salvage and reinsurance	14,912 74	
Net amount paid during the year for said losses	$ 239,184 29	
Total net amount paid during the year for fire losses in Canada		$ 241,825 92
Commission or brokerage and contingent commission on profits		52,734 91
Taxes in Canada		2,327 14
General expenses :—Postage, $527.68; telegrams, $197.70; express, $89.37; exchange, $238.10; duty on supplies, $149.57; board expenses, $1,489.35; advertising, $96.20; printing and stationery, $518.14; sundries, $1,448.43		4,754 54
Total cash expenditure in Canada		$ 301,642 51

RISKS AND PREMIUMS.

Fire Risks in Canada.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	$ 14,407,308	$ 231,758 14
Taken during the year—new and renewed	15,970,041	281,815 98
Total	$ 30,377,349	$ 513,574 12
Deduct terminated	14,048,089	230,222 07
Gross in force at end of year	$ 16,329,260	$ 283,352 05
Deduct reinsured	261,326	4,740 20
Net in force at December 31, 1904	$ 16,067,934	$ 278,611 85

Total number of policies in force in Canada at date	(No return.)
Total net amount in force	$ 16,067,934 00
Total premiums thereon	278,611 85

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDED DECEMBER 31, 1904.

LEDGER ASSETS.

Book value of real estate unencumbered	$ 409,439 21
Mortgage loans on real estate	48,100 00
Book value of stocks and bonds	5,643,944 42
Loans on bonds, stocks or other collaterals	72,700 00
Cash on hand and in banks	713,865 90
Agents' balances	795,804 50
Total ledger assets	$ 7,683,854 03

NON-LEDGER ASSETS.

Interest due and accrued	13,388 29
Rents accrued	3,541 27
Market value of real estate over book value	166,560 79
Market value of bonds and stocks over book value	139,786 58
Total assets	$ 8,007,130 96

PHENIX OF BROOKLYN—*Concluded.*

LIABILITIES.

Net amount of unpaid losses and claims	$	387,861 38
Unearned premiums		4,886,675 94
Due and accrued for salaries, rent, &c		4,250 00
Return premiums and reinsurance premiums		8,316 10
Total liabilities except capital stock	$	5,287,103 42
Capital stock paid up in cash	$	1,000,000 00
Surplus beyond liabilities and capital stock		1,720,027 54

INCOME.

Net cash received for premiums	$	5,875,727 39
Interest and dividends		172,849 51
Rents		44,953 00
Profit on sale or maturity of ledger accounts		53,981 50
Total cash income	$	6,147,511 40

EXPENDITURE.

Net amount paid for losses	$	3,396,232 19
Dividends to stockholders		100,000 00
Commission or brokerage		1,202,310 32
Rents		53,865 21
Salaries, fees, &c		413,871 22
Taxes, licenses and insurance department fees		131,236 09
Loss on sale or maturity of ledger assets		81,385 00
All other disbursements		419,943 43
Total cash expenditure	$	5,798,843 46

RISKS AND PREMIUMS.

Fire risks—written or renewed during the year—amount	$610,252,123 00
Premiums thereon	7,171,068 62
Terminated during the year	533,596,653 00
Premiums thereon	6,319,807 55
Net amount in force, December 31, 1904	792,488,259 00
Premiums thereon	9,378,714 92

PHŒNIX ASSURANCE COMPANY (LIMITED), LONDON, ENGLAND.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

Chairman—THE RT. HON. LORD AVEBURY, F.R.S., D.C.L., LL.D, | Manager and Secretary—H. B. GUERNSEY.

Principal Office—19 Lombard Street, London, E.C., Eng.

Chief Agents in Canada—PATERSON & SON. | Head Office in Canada, Montreal.

(Organized, A.D. 1782. Commenced business in Canada, A.D. 1804.)

CAPITAL.

Amount of capital authorized and subscribed for	£ 2,688,800	$ 13,085,493 33
Amount paid up in cash	268,880	1,308,549 33

ASSETS IN CANADA.

Stocks and bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.
Canada 4 per cent reduced stock	$ 50,126 67	$ 51,379 83
Canada 3½ per cent stock	70,566 67	71,625 17
Canada 3 per cent stock	61,614 55	60,998 41
Canada 4 per cent inscribed stock	48,666 67	50,126 67
British consolidated 2½ per cent stock	253,066 65	229,025 33
City of Montreal 4 per cent bonds	6,000 00	6,150 00
Province of Quebec 3 per cent inscribed stock	34,553 33	29,715 86
City of Winnipeg 4 per cent debentures	25,000 00	25,000 00
Total par and market values	$ 549,594 54	$ 524,021 27

Carried out at market value		$ 524,021 27
Cash in hands of agents in Canada		10,000 00
Cash in hand at office in Victoria		5,859 41
Interest accrued		5,235 48
Total assets in Canada		$ 545,116 16

LIABILITIES IN CANADA.

Net amount of fire losses unsettled but not resisted	$ 16,379 90	
" " resisted—not in suit	5,000 00	
Total net amount of unsettled claims for fire losses in Canada		$ 21,379 90
Reserve of unearned premiums for all outstanding fire risks in Canada.		510 005 49
Total liabilities in Canada		$ 531,385 39

PHŒNIX OF LONDON—*Continued.*

INCOME IN CANADA.

Gross cash received for fire premiums	$ 941,029 55	
Less reinsurance, rebate, abatement and return premiums	135,938 53	
Net cash received for fire premiums		$ 805,091 02
Interest on the deposit with Receiver General, paid direct to the head office in London		17,201 75
Total income in Canada		$ 822,292 77

EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at $33,061.89)	$ 35,649 42	
Deduct reinsurance	6,598 97	
Net amount paid during the year for said losses	$ 29,050 45	
Paid for fire losses occurring during the year	$ 623,190 09	
Deduct reinsurance, &c	38,867 29	
Net amount paid during the year for said losses	$ 584,322 80	
Total net amount paid during the year for fire losses		$ 613,373 25
Commission or brokerage		196,267 80
Taxes in Canada		7,247 55
Miscellaneous payments, viz.:—		
Canada sundries	$ 5,917 30	
Vancouver, B.C., sundries	3,958 13	
Victoria, B.C.	435 82	
		10,311 25
Total cash expenditure in Canada		$ 827,199 85

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	29,804	$ 67,811,974	$1,013,815 21
Taken during the year—new and renewed	20,322	53,762,736	918,878 19
Total	50,126	$ 121,574,710	$1,932,693 40
Deduct terminated	17,734	47,166,643	783,576 93
Gross in force at end of year	32,392	$ 74,408,067	$1,149,116 47
Deduct reinsured		6,712,639	100,629 06
Net in force, December 31, 1904	32,392	$ 67,695,428	$1,048,487 41

Total number of policies in force at date	32,392	
Total net amount in force		$ 67,695,428 00
Total premiums thereon		1,048,487 41

PHŒNIX OF LONDON—*Continued.*

General Business Statement for the Year ending December 31, 1904.

The premiums received during the year, less reinsurances, amount to £1,448,570 12s. 7d., an increase of £27,383 7s. 0d.

The expenses and losses (paid and outstanding) amount to £1,442,646 4s. 3d., an increase of £218,019 16s. 4d.

This increase is mainly due to the great fires at Baltimore and Toronto which occurred early in 1904. Apart from these the result of the company's business during the year has been favourable.

The result of the year's working, including interest, provision for unexpired risks, and balance brought forward from the last account, and allowing for interim dividend, leaves a balance at the credit of profit and loss of £229,608 13s. 8d., out of which the directors propose to declare a final dividend of 23s. per share, to be paid on the 29th April. This, with the interim dividend of 12s. per share paid the 31st October last, makes the total of 35s. per share for the year.

The financial position of the company on December 31, 1904, was as under:

Capital paid up	£ 268,880	0	0
Reserve for unexpired risks	579,428	5	0
Investment reserve	35,415	1	3
General reserve fund	648,790	2	7
Balance at credit of profit and loss account	229,608	13	8
	£ 1,762,122	2	6
Capital subscribed but not called up	2,419,920	0	0
	£ 4,182,042	2	6

The reserve for unexpired risks has been increased by the addition of a sum of £10,953 7s. 3d. from revenue account, whilst the investment reserve is £35,415 1s. 3d. as against £29,479 5s. 0d. at December, 1903.

PHŒNIX OF LONDON—*Continued.*

REVENUE ACCOUNT.

	£ s. d.		£ s. d.
Reserve for unexpired risks from 1903	568,474 18 3	Losses (less reinsurances) paid and outstanding	943,045 6 6
Premiums (less reinsurances)	1,448,570 12 7	Commissions £ 369,159 8 3	
Income from investments (less income tax)	50,677 8 1	General expenses 130,441 9 6	
			499,600 17 9
		Reserve for unexpired risks at December 31, 1904.	579,428 5 0
		Balance carried to profit and loss account	45,648 9 8
	£2,067,722 18 11		£2,067,722 18 11

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£ s. d.
Balance from last account	£ 282,467	7	2	Income tax on profits	2,472 18 9
Less dividend paid, 23s. a share on 53,776 shares	61,842	8	0	Bad debts	1,926 4 5
	220,624	19	2	Interim dividend at 12s. a share on account of the year	32,265 12 0
Balance from revenue account	45,648	9	8	Balance carried to balance sheet	229,608 13 8
	£ 266,273	8	10		£ 266,273 8 10

PHŒNIX OF LONDON—*Concluded.*

BALANCE SHEET.

LIABILITIES.	£	s.	d.
Capital, £2,688,800 ; 53,776 shares of £50 each, £5 paid	268,880	0	0
Reserve for unexpired risks	579,428	5	0
General reserve £ 648,790 2 7			
Investment reserve 35,415 1 3			
	684,205	3	10
Balance at credit of profit and loss account	229,608	13	8
	£1,762,122	2	6
Unpaid dividends	132	18	0
Outstanding losses	188,109	0	0
	£1,950,364	0	6

ASSETS.	£	s.	d.
British Government securities—Consols £ 159,903 11 3			
Two-and-a-half per cents 82,046 5 0			
Local loans new 3 per cent stock 9,750 0 0			
	251,699	16	3
The company's offices in London, and other property in London and the provinces, also the company's branch offices at Liverpool, Manchester, Birmingham, Hamburg, Bristol and Leeds	349,260	8	5
United States railway bonds	248,224	5	7
Branch and agency balances at home and abroad	196,418	2	11
On deposit and current account and other investments in the United States	170,326	17	6
Colonial Government and municipal securities	113,608	6	3
State of Massachusetts gold bonds	110,651	10	11
New York city gold bonds	95,047	0	3
Debentures and preference shares in industrial and financial companies	85,507	10	0
Mortgages on property in the United Kingdom and abroad	71,222	11	9
United States Government bonds	60,515	9	3
Foreign Government securities	51,790	12	6
Metropolitan two-and-a-half per cents	33,000	0	0
City of Rochester (New York) gold bonds	31,623	14	3
Railway securities (other than United States)	23,239	15	0
Cash at bankers and petty cash in hand	22,933	15	7
The company's share in various salvage corps premises	15,312	3	18
Interest and dividends due	10,458	16	7
Bills receivable	10,123	3	0
	£1,950,364	0	6

THE PHŒNIX INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—D. W. C. SKILTON. | Secretary—EDWARD MILLIGAN.

Chief Agent in Canada—J. W. TATLEY.

Principal Office—Hartford, Conn. | Head Office in Canada—Montreal.

(Incorporated, May 31, 1854. Commenced business in Canada, May 20, 1890.)

CAPITAL.

Amount of joint stock capital authorized	$ 5,000,000 00
" subscribed for and paid up in cash	2,000,000 00

ASSETS IN CANADA.

Stocks and bonds owned by the company, viz.:—

	Par value.	Market value.	
City of Guelph bonds	$ 24,000 00	$ 26,700 00	
" Brantford bonds	25,000 00	26,000 00	
" Victoria bonds	20,000 00	23,000 00	
Town of St. Henry bonds	75,000 00	78,937 50	
Province of New Brunswick bonds	5,000 00	5,325 00	
(The above are deposited with the Receiver General.)			
	$ 149,000 00	$ 159,962 50	
Imperial bank stock	20,400 00	46,308 00	
	$ 169,409 00	$ 206,270 50	

Total carried out at market value		$ 206,270 50
Cash at head office in Canada		1,306 89
Cash in Ontario Bank, Montreal		9,034 27
Cash in hands of agents in Canada		17,754 49
Interest accrued		2,240 83
Maps and plans		4,857 47
Office furniture		1,037 06
Total assets in Canada		$ 242,501 51

LIABILITIES IN CANADA.

Net amount of losses in Canada adjusted but not due	$ 4,060 29	
" " claimed but not adjusted	278 00	
" " reported or supposed but not claimed	2,138 06	
Total net amount of unsettled claims for fire losses in Canada		$ 6,476 35
Reserve of unearned premiums for all outstanding fire risks in Canada		123,228 35
Total liabilities in Canada		$ 129,704 70

PHŒNIX OF HARTFORD—*Continued.*

INCOME IN CANADA.

Gross cash received for premiums	$ 211,735 68	
Deduct reinsurance, rebate, abatement and return premiums	34,181 35	
Net cash received for premiums		$ 177,554 33
Received for interest on bonds, stocks, mortgages, &c., in Canada		9,065 00
Received for interest on bank account		161 95
Total income in Canada		$ 186,781 28

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in last statement at $2,241.41)	$ 2,552 54	
Less amount received for reinsurance	664 75	
Net amount paid during the year for said losses	$ 1,887 79	
Amount paid for losses occurring during the year	$ 200,446 33	
Deduct amount received for savings and salvage and reinsurance	58,137 25	
Net amount paid during the year for said losses	$ 142,309 08	
Total net amount paid during the year for fire losses in Canada		$ 144,196 87
Commission or brokerage		33,601 82
Salaries, fees and all other charges of officials in Canada		7,076 28
Taxes in Canada		3,217 00
Miscellaneous payments, viz. :—Travelling expenses, $1,356.11 ; Underwriters' Association, $944.95 ; postage and telegrams, $1,029.35 ; stationery and printing, $1,156.80 ; maps and insurance plans, $532.67 ; customs and express, $325.37 ; rents, $2,218.47 ; advertising, $561.50 ; exchange, $311.80 ; subscriptions, $171.25 ; sundries, $143.94 ; office furniture, $151.81		8,904 02
Total expenditure in Canada		$ 196,995 99

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	12,993	$ 14,681,985	$ 215,442 65
Taken during the year—new and renewed	9,818	13,146,048	217,265 88
Total	22,811	$ 27,828,033	$ 432,708 53
Deduct terminated	9,111	11,463,499	175,240 45
Gross in force at end of year	13,700	$ 16,364,534	$ 257,468 08
Deduct reinsurance		1,107,679	16,960 16
Net in force at December 31, 1904	13,700	$ 15,256,855	$ 240,507 92

Total number of policies in force in Canada at date	13,700
Total net amount in force	$15,256,855 00
Total premiums thereon	240,507 92

PHŒNIX OF HARTFORD—*Continued.*

General Business Statement for the Year ending December 31, 1904.

LEDGER ASSETS.

Book value of real estate, unencumbered	$	336,381 79
Mortgage loans on real estate, first liens		98,519 16
Book value of stocks and bonds owned by the company		4,489,963 52
Loans on stocks, bonds and other collaterals		24,000 00
Cash on hand and in banks		327,673 99
Agents' debit balances		340,543 93
Total ledger assets	$	5,617,082 39

NON-LEDGER ASSETS.

Interest due and accrued		48,140 02
Market value of bonds and stocks over book value		1,242,216 98
Rents due and accrued		1,116 79
Gross premiums in course of collection		454,233 16
Reinsurance due from other companies		170 88
Gross assets	$	7,362,960 22
Deduct assets not admitted		21,071 63
Total admitted assets	$	7,341,888 59

LIABILITIES.

Net amount of unpaid losses and claims	$	388,798 30
Total unearned premiums		3,036,849 03
Commission, brokerage and other charges due or to become due to agents and brokers		78,991 64
Return premiums and reinsurance premiums		56,658 30
Total liabilities, not including capital stock	$	3,561,297 27
Capital stock paid up in cash	$	2,000,000 00
Surplus over all liabilities	$	1,780,591 32

INCOME DURING THE YEAR.

Net cash received for premiums	$	3,949,698 91
Received for interest and dividends		229,752 08
Rents		14,064 18
Profit on sale or maturity of ledger assets		12,415 16
Total income	$	4,205,930 33

PHŒNIX OF HARTFORD—*Concluded.*

EXPENDITURE DURING THE YEAR.

Net amount paid during the year for losses	$ 2,170,561 55
Dividends paid to stockholders	282,000 00
Commission or brokerage	800,605 36
Rents	12,259 40
Salaries, fees and all other charges of officials	217,272 64
Taxes, licenses and insurance department fees	87,911 51
All other payments and expenditures	344,495 82
Total expenditure	$ 3,915,106 28

RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year	$492,569,512 00
Premiums thereon	5,218,313 02
Amount of policies terminated	441,248,424 00
Premiums thereon	4,680,353 09
Net amount in force on December 31, 1904	558,858,324 00
Premiums thereon	5,843,607 02

THE QUEBEC FIRE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—HON. PIERRE GARNEAU. | Secretary—H. B. BIGNELL.

Principal Office—Quebec.

(Organized April 2, 1888 and incorporated by Act of L. C., 9 George IV., cap. 58, amended by 18 Vic., cap. 12 and by 29-30 Vic., cap. 27, and by 41 Vic., cap. 31, and by 42 Vic., cap. 69, and by 46 Vic., cap. 83. Commenced business, 1818).

CAPITAL.

Amount of cash authorized and subscribed for	$	225,000 00
Amount paid up in cash		125,000 00

(For List of Shareholders, see Appendix).

ASSETS.

Real estate—A lot of ground in the city of Quebec, situated on the westerly side of St. Peter Street, in the rear by Sault-au-Matelot Street, on one side to the south by La Banque Nationale, and on the other side to the north by the Montreal Telegraph Co., with a cut stone building thereon erected and known as "The Quebec Fire Office."	$	79,066 95

*Stocks and bonds owned by the company:—

	Par value.	Market value.
City of Quebec Corporation bonds	$ 39,000 00	$ 40,350 00
New Brunswick bonds	10,000 00	11,000 00
City of Hull bonds	10,000 00	10,500 00
City of Three Rivers bonds	10,000 00	10,000 00
Province of Quebec bonds	12,500 00	13,760 00
" registered stock	4,000 00	4,600 00
Total par and market values	$ 85,500 00	$ 90,210 00

Carried out at market value		90,210 00
Cash on hand at head office		945 83
Cash at branch offices, Montreal and Toronto		339 01

*Of these there are deposited with the Receiver General;—

City of Quebec bonds	$ 33,000 00
New Brunswick bonds	10,000 00
Province of Quebec bonds	12,500 00
" registered stock	4,000 00
City of Hull bonds	10,000 00
City of Three Rivers bonds	10,000 00
Total par value	$ 79,500 00

QUEBEC—*Continued.*

ASSETS—*Concluded.*

Cash in banks, viz.:—		
Bank of British North America, Quebec	$ 4,577 06	
" " Montreal	2,536 96	
Bank of Montreal, Toronto	2,780 68	
Total		$ 9,894 70
Deposit with C. F. U. A.		125 00
Interest accrued and unpaid on stocks and bonds, not included in market value, and accrued rent		2,757 90
Agents' balances		13,863 46
Bills receivable		10 50
Total assets		$ 197,213 35

LIABILITIES.

(1.) Liabilities in Canada.

Net amount of losses claimed but not adjusted	$ 3,125 76	
Total net amount of unsettled claims for fire losses		$ 3,125 76
Total reserve of unearned premiums for fire losses		79,788 78
Amount of money borrowed		3,733 65
Total liabilities in Canada, except capital stock		$ 86,648 19

(2.) Liabilities in other Countries.

Net amount of losses resisted, not in suit (accrued in previous years)	$ 1,091 50	
Total net amount of fire losses unsettled		$ 1,091 50
Total liabilities in other countries		$ 1,091 50
Total amount of liabilities in all countries, except capital stock		$ 87,739 69
Surplus on policy holders' account		$ 109,473 66
Capital stock paid up in cash		$ 125,000 00

INCOME.

Gross cash received for premiums	$ 135,634 68	
Deduct reinsurance, abatement and return premiums	16,004 10	
Net cash received for premiums	$ 119,630 58	
Net cash received for premiums		$ 119,630 58
Received for interest and dividends on bonds and mortgages and stocks.		6,334 79
Received for rent		3,275 56
Total cash income		$ 129,240 93

QUEBEC—*Concluded.*

EXPENDITURE.

	In Canada.	In other Countries.	
Net amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at $4,492.42)..	$ 3,290 56	$ 6 16	
Amount paid for losses occurring during the year	139,586 71		
Total	$ 142,877 27	$ 6 16	
Total net amount paid during the year for fire losses			$ 142,883 43
Commission or brokerage			18,171 67
Salaries, fees, &c			8,439 87
Taxes			2,126 87
Miscellaneous payments, viz.:—Printing and stationery, $765.65; rent, $1,098.51; plans and maps, $65.79; H. O. building expenses and taxes, $1,786.55; postage, exchange, telegrams and telephones, $978.50; advertising, $164.53; office charges, $1,242.85; travelling expenses, $50.30; inspection, $65.18; Underwriters' Association, $740.96; office fixtures and furniture, $482.82			7,441 64
Tetal cash expenditure			$ 179,063 48

CASH ACCOUNT.

Dr.			Cr.		
1903.			1904.		
Dec. 31.	Balance in hand and in banks at this date	$ 40,285 55	Dec. 31.	Expenditure as above	$ 179,063 48
1904.				Improvements to building	16,529 69
Dec. 31.	Income as above	129,240 93		Balance on hand and in banks at end of year	11,304 54
	Received from realization of investments	33,637 58			
	Money borrowed during the year	3,733 65			
		$ 206,897 71			$ 206,897 71

RISKS AND PREMIUMS.

Fire Risks in Canada.	Amount.	Premiums thereon.
*Gross policies in force at date of last statement	$ 10,601,766	$ 146,045 64
Taken during the year—new	6,166,374	85,944 28
" " —renewed	3,106,573	48,872 12
Total	$ 19,874,713	$ 280,862 04
Deduct terminated	9,004,255	125,651 00
Gross in force at end of year	$ 10,870,458	$ 155,211 04
Deduct reinsured	75,667	1,163 19
Net in force, Dec. 31, 1904	$ 10,794,791	$ 154,047 85

Total number of policies in force at date	9,643	
Total net amount in force		$ 10,794,791 00
Total net premiums thereon		154,047 85

*Business outside of Canada all terminated; no new business written during the year.

THE QUEEN INSURANCE COMPANY OF AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—EDWARD F. BEDDALL. | Secretary—N. S. BARTOW.

Principal Office—New York.

Agent in Canada—WILLIAM MACKAY. | Head Office in Canada—1709 Notre Dame St., Montreal.

(Incorporated, September 11, 1891. Commenced business in Canada, November 2, 1891.)

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up in cash	$ 1,000,000 00

ASSETS IN CANADA.

Stocks and bonds owned by the company, viz.:—

	Par value.	Market value.
City of Halifax 5 per cent stock	$ 60,000 00	$ 66,000 00
New Zealand 4 per cent bonds	48,666 66	49,000 00
Province of Quebec 3 per cent stock	30,416 67	24,500 00
Province of Manitoba 5 per cent debentures	29,200 00	29,400 00
Canadian Northern Railway guaranteed bonds	48,666 66	48,666 66
City of Toronto consol. debentures	48,666 67	48,428 06
City of Montreal 3½ consol. debentures	34,066 67	34,066 67
City of Montreal Sinking Fund 4 per cent debentures	70,000 00	70,000 00
City of Ottawa bonds	30,000 00	27,900 00
Total par and market values	$ 399,683 33	$ 397,961 39

Carried out at market value		$ 397,961 39
Cash at head office		273 00
Cash in banks, viz.:—		
Bank of British North America, Halifax	$ 1,150 17	
Dominion Bank, Montreal	15,118 79	
Total		16,268 96
Cash in hands of agents in Canada		34,544 40
Interest accrued		5,549 37
Total assets in Canada		$ 454,597 12

LIABILITIES IN CANADA.

Net amount of losses claimed but not adjusted	$ 6,640 00	
" resisted—in suit (accrued in previous year)	900 00	
" " not in suit	6,800 00	
Total net amount of unsettled claims for fire losses in Canada		$ 14,340 00
Reserve of unearned premiums for all outstanding fire risks in Canada.		373,299 02
Balance due to reinsuring companies		80 04
Total liabilities in Canada		$ 387,719 06

QUEEN—*Continued.*

INCOME IN CANADA.

Gross cash received for premiums	$ 659,308 61	
Deduct reinsurances, &c.	127,778 44	
Net cash received for fire premiums		$ 531,530 17
Interest on bonds, stocks, mortgages, &c.		15,666 78
Total cash income in Canada		$ 547,196 95

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at $25,263)	$ 22,320 22	
Deduct reinsurance and salvage	437 85	
Net amount paid during the year for said losses	$ 21,882 37	
Amount paid for losses occurring during the year	$ 552,563 31	
Less amount received for reinsurance and savings and salvage	31,503 00	
Net amount paid during the year for said losses	$ 521,060 31	
Total net amount paid during the year for fire losses in Canada		$ 542,942 68
Commission or brokerage in Canada		95,005 53
Salaries, fees and all other charges of officials in Canada		21,032 53
Taxes in Canada		6,223 51
Miscellaneous payments, viz. :—Postage and exchange, $2,970.03 ; printing and stationery, $3,695 68 ; advertising $2,680.90 ; Underwriters' Association, $4,131.85 ; rent, $4,697.13 ; office expenses, $3,572.36 ; maps and plans, $710.75 ; office furniture, $588.21 ; travelling expenses, $1,436.36 ; sundries, $487.97		24,971 24
Total cash expenditure in Canada		$ 690,175 49

RISKS AND PREMIUMS.

Fire Risks and Premiums.	Amount.	Premiums thereon.
Gross policies in force at date at last statement	$ 46,887,928	$ 709,854 91
Policies taken during the year—new and renewed	38,679,405	667,628 20
Total	$ 85,567,333	$1,377,483 11
Deduct terminated	36,622,185	584,688 93
Gross in force at end of year	$ 48,945,148	$ 792,794 18
Deduct reinsured	2,510,622	35,304 37
Net in force at December 31, 1904	$ 46,434,526	$ 757,489 81

Total amount of policies in force in Canada at date	(No return.)
Total net amount in force	$46,434,526 00
Total premiums thereon	757,489 81

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

LEDGER ASSETS.

Mortgage loans on real estate, first liens	$ 71,000 00
Book value of stocks and bonds owned by the company	5,432,360 05
Cash in hand and in banks	213,840 19
Agents' balances	421,034 86
Total ledger assets	$ 6,138,235 10

QUEEN—*Concluded.*

NON-LEDGER ASSETS.

Interest due and accrued	$	69,534 74
Due for reinsurance on losses paid		145 57
Gross assets	$	6,207,915 41
Deduct assets not admitted		1,884 90
Total admitted assets	$	6,206,030 51

LIABILITIES.

Net amount of unpaid losses and claims	$	271,223 44
Total unearned premiums		2,580,308 31
Due and accrued for rent, salaries, &c		66,458 09
Commission, brokerage, &c., due or to become due to agents		9,702 15
Return premiums and reinsurance premiums		35,016 88
Total liabilities, not including capital stock	$	2,962,708 87
Capital stock paid up in cash	$	1,000,000 00
Surplus beyond liabilities, including capital stock	$	2,243,321 64

INCOME.

Net cash received for premiums	$	3,344,964 16
Interest and dividends		210,126 26
Rents		1,759 78
Profit on sale or maturity of ledger assets		59,157 09
Total income	$	3,616,007 29

EXPENDITURE.

Net amount paid during the year for losses	$	2,357,835 81
Cash dividends paid stockholders		600,000 00
Commission or brokerage		591,595 62
Salaries, fees and other charges of officials		233,382 25
Rent		27,421 59
Taxes, licenses and insurance department fees		76,722 57
Amount written off book value of bonds and stocks to bring same to market value		14,572 49
All other payments and expenditures		170,452 69
Total expenditure	$	4,071,983 02

RISKS AND PREMIUMS.

Fire risks written or renewed during the year	$339,819,683 00
Premiums thereon	4,376,081 51
Amount terminated during the day	296,506,804 00
Premiums thereon	3,769,016 38
Net amount in force at December 31, 1904	410,885,501 00
Premiums thereon	4,982,563 87

THE ROYAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

Chairman—WILLIAM WATSON. | Manager—CHAS. ALCOCK.

Principal Office—Liverpool, England.

Head Office in Canada—Montreal. | Chief Agent in Canada—WM. MACKAY.

(Established May 31, 1845. Commenced business in Canada, 1851.)

CAPITAL.

Joint stock capital authorized, £3,000,000 sterling	$	14,600,000 00
Capital stock subscribed for, £2,612,580 sterling		12,714,556 00
Amount paid up in cash, £391,887 sterling		1,907,183 33

ASSETS IN CANADA.

Real estate in Canada held by the company, viz.:—Building situate Notre Dame Street and Place d'Armes Square, Montreal, $375,000; building situate 27 and 29 Wellington Street, Toronto, $60,000	$	435,000 00
Amount secured by way of loans on real estate by bond or mortgage—first liens		167,750 00

Stocks and bonds in deposit with Receiver General :—

	Par value.	Market value.
British Consols	$ 603,466 67	$ 543,120 00
Canada 4 per cent stock	153,300 00	159,432 00
Province of Quebec 3 per cent stock	17,033 33	15,500 00
Canadian Northern Railway Guaranteed bonds	260,853 33	260,853 34
Canada 3½ per cent stock	48,666 67	50,126 66
Total par and market values	$1,083,320 00	$1,029,032 00

Carried out at market value		1,029,032 00
Loans on security of the company's policies (life department) in Canada		21,888 85
Cash at head office in Canada		991 66
Cash deposit C.F.U.A		125 00

Cash in banks, viz.:—

Bank of Nova Scotia, Halifax	$ 4,911 89	
Dominion Bank, Montreal	14,429 61	
Molsons Bank, Montreal	32,223 38	
Total cash in banks		51,564 88
Cash in hands of agents in Canada (Fire)		95,960 17
Interest accrued on real estate loans		2,503 18

ROYAL—*Continued.*

ASSETS IN CANADA—*Concluded.*

Rents due and accrued		$ 4,986 34
Net outstanding and deferred premiums, life policies		6,777 20
Office furniture and fixtures throughout Montreal and Toronto buildings; also furniture at Quebec, Hamilton and other agencies, including supplies, block pans, &c		7,500 00
Total assets in Canada (Fire and Life)		$ 1,824,079 28

LIABILITIES IN CANADA.

Net amount of losses reported or supposed but not claimed	$ 200 00	
" " claimed but not adjusted	30,492 00	
" " resisted—in suit (accrued in previous years)	5,000 00	
" " resisted—not in suit	4,030 00	
Total net amount of unsettled claims for fire losses in Canada		$ 39,722 00
Reserve of unearned premiums on all outstanding fire risks		752,402 24
Liability under life branch in Canada		393,903 50
Total liabilities in Canada		$ 1,186,027 74

INCOME IN CANADA (FIRE BRANCH).

Gross cash received for fire premiums	$1,294,343 55	
Deduct reinsurance, &c	187,312 76	
Net cash received for fire premiums		$ 1,107,030 79
Interest on bonds, stocks, mortgages, &c		33,185 66
Rents		18,435 41
Total cash income in Canada		$ 1,158,651 86

EXPENDITURE IN CANADA (FIRE BRANCH).

Amount paid during the year for fire losses occurring in previous years (estimated in last statement at $52,911.75)	$ 47,343 25	
Deduct savings and salvage and reinsurance	2,858 55	
Net amount paid during the year for said losses	$ 44,484 70	
Paid for losses occurring during the year	$1,416,243 58	
Less amount paid for reinsurance and savings and salvage	81,140 35	
Net amount paid for said losses	$1,335,103 23	
Total net amount paid during the year for fire losses in Canada		$ 1,379,587 93
Paid for commission or brokerage		185,954 11
Paid for salaries, fees and other charges of officials in Canada		54,068 02
Taxes in Canada		10,300 50
Miscellaneous payments, viz.:—Printing and stationery, $6,902.47; travelling expenses, $3,618.23; underwriters' associations, $7,632.11; advertising, $4,437.59; rents, $9,190.90; postage and telegrams, $3,992.78; maps and plans, $1,683.63; office furniture, $1,169.62; legal expenses, $159.59; general expenses, $13,009.72; sundries, $2,518.01		54,314 65
Total expenditure in Canada		$ 1,684,225 21

ROYAL—*Concluded.*

RISKS AND PREMIUMS.

Fire Risks in Canada (Royal.)	Amount.	Premiums thereon.
Gross policies in force at date of last statement	$ 107,564,279	$ 1,433,017 53
Taken during the year—new and renewed	86,089,613	1,310,901 29
Total	$ 193,653,892	$ 2,743,918 82
Deduct terminated	81,740,633	1,169,768 47
Gross in force at end of year	$ 111,913,259	$ 1,574,150 35
Deduct reinsured	4,935,361	75,130 08
Net in force December 31, 1904	$ 106,977,898	$ 1,499,020 27

Fire risks in Canada. (Lancashire.)

Gross policies in force at date of last statement	$ 1,352,906	$ 15,057 80
Terminated during the year	1,352,906	15,057 80

Total number of policies in force in Canada	(No return).
Total net amount in force	$106,977,898 00
Total premiums thereon	1,499,020 27

(For General Business Statement, see Appendix).

THE SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—J. A. COOK. | Secretary—J. K. MACDONALD.

Principal Office—Edinburgh, Scotland.

Chief Agent in Canada—WALTER KAVANAGH. | Head Office in Canada—Montreal.

(Organized, 1824. Incorporated, June 26, 1833. Commenced business in Canada, February, 1882.)

CAPITAL.

Amount of capital authorized	$29,200,000 00
" subscribed for	21,176,813 33
" paid up in cash	1,460,000 00

ASSETS IN CANADA.

Amount secured by way of loans on real estate in Canada by bond or mortgage—first liens	$ 415,204 00

Bonds and debentures in deposit with Receiver General :—

	Par value	Market value.
Canada 4 per cent inscribed stock	$ 97,333 33	$ 103,000 00
City of St. John debentures	2,000 00	2,105 00
" Hamilton, Ont., bonds	41,853 33	44,290 00
" London, Ont., bonds	20,000 00	21,057 00
" Montreal, 3 per cent permanent debenture stock	94,000 00	83,347 00
Total par and market values	$ 255,186 66	$ 253,799 00

Carried out at market value	253,799 00
Cash in hands of agents in Canada	11,772 03
Cash in Imperial Bank of Canada, Toronto	32,927 97
Interest accrued	129 11
*Total assets in Canada	$ 713,832 11

* Besides these there are other Canadian investments held at Hartford, the U. S. branch of the company, as follows :—

Debentures, viz.:—

	Par value.	Market value.
Central Canada Loan and Savings Co.	$ 25,000 00	$ 25,000 00
Land Security Co	30,000 00	30,000 00
Canada Landed and Nat. Investment Co. (Limited)	37,500 00	37,500 00
Canadian Pacific Ry. 1st mortgage debenture bonds.	50,000 00	56,000 00
Imperial Loan and Investment Co. of Canada (Limited)	25,000 00	25,000 00
Canada Permanent and Western Canada Mortgage Co.	107,000 00	106,865 00
Toronto Mortgage Co.	50,000 00	50,000 00
Farmers Loan and Savings Co. of Toronto	10,000 00	2,540 00
Huron and Erie Loan and Savings Co.	25,000 00	24,920 00
London and Canadian Loan and Agency Co. (Lt'd.)	50,000 00	50,000 00
British Columbia Electric Railway Co. (Limited)	48,800 00	50,260 00
Bell Telephone Co. of Canada (Limited)	22,500 00	25,885 00
	$ 480,800 00	$ 483,970 00

SCOTTISH UNION AND NATIONAL—*Continued.*

Bonds, viz:—

	Par value.	Market value.
City of Montreal debenture stock and bonds	$ 56,000 00	$ 49,653 00
" Sherbrooke, Quebec	50,000 00	53,260 00
" London, Ontario	55,000 00	57,908 00
" Brantford "	30,000 00	32,110 00
" Kingston "	24,428 00	27,080 00
Town of Dundas "	35,000 00	35,620 00
" Petrolia "	59,879 00	64,390 00
Village of Parkdale	14,500 00	14,945 00
Province of Manitoba Government	50,000 00	50,500 00
" Quebec "	47,500 00	50,585 00
Halifax Electric Tramway Co., Ltd., 1st mortgage	25,000 00	25,785 00
Ontario Government certificate	107,505 00	107,505 00
Grand Trunk Railway of Canada perpetual debenture stock	50,000 00	66,250 00
St. Lawrence and Ottawa Ry. 1st mortgage bonds.	25,000 00	26,000 00
Toronto Railway Co., 1st mortgage	125,000 00	128,750 00
City of Toronto St. Railway	40,000 00	46,345 00
London, Ontario, St. Railway bonds	25,000 00	27,210 00
Ottawa Electric Railway bonds	50,000 00	51,630 00
Canadian Northern Railway, 1st mortgage bonds.	100,500 00	102,510 00
Grand Trunk Railway, 1st mortgage bonds	50,000 00	51,500 00
Town of Peterborough	50,000 00	50,270 00
City of Hamilton	7,000 00	7,210 00
	$ 1,077,312 00	$ 1,127,016 00
	$ 1,558,112 00	$ 1,610,986 00

LIABILITIES IN CANADA.

Net amount of losses in Canada, adjusted but not due	$ 4,200 00	
" " claimed but not adjusted	5,864 90	
Total net amount of unsettled claims for losses in Canada		$ 10,064 90
Reserve of unearned premiums for all outstanding risks in Canada		204,611 24
Total liabilities in Canada		$ 214,676 14

INCOME IN CANADA.

Gross cash received for premiums	$ 363,491 01	
Deduct reinsurance, rebate, abatement and return premiums	54,438 95	
Net cash received for premiums		$ 309,052 06
Received for interest on bonds, stocks, mortgages, &c		86,484 21
Received for interest on bank deposits		585 95
Total income in Canada		$ 396,122 22

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in last statement at $21,264 97)	$ 24,262 07	
Deduct reinsurance	897 19	
Net amount paid for said losses	$ 23,364 88	
Amount paid for losses occurring during the year	$ 587,872 49	
Deduct amount received for reinsurance and for salvage	74,441 29	
Net amount paid for said losses	$ 513,431 20	
Total net amount paid during the year for losses		$ 536,796 08

SCOTTISH UNION AND NATIONAL—*Continued*

EXPENDITURE IN CANADA—*Continued.*

Commission or brokerage	$	66,448 41
Taxes in Canada		3,113 19
Miscellaneous payments, viz.:—Stationery and printing, $131.67; postage, telegrams and express, $1,468.08; advertising, $338.34; travelling and other adjusting expenses, $5,851.98; maps and plans, $575.57; underwriters' associations, local boards, &c., $2,536.37; sundries, $56.50; office expenses, $99.96		11,058 47
Total expenditure in Canada	$	617,416 15

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	13,089	$ 31,356,310	$ 436,697 08
Taken during the year—new and renewed	11,165	22,879,518	358,063 20
Total	24,254	$ 54,235,828	$ 794,760 28
Deduct terminated	12,217	25,035,469	381,820 29
Gross in force at end of year	12,037	$ 29,200,359	$ 412,939 99
Deduct reinsured		770,471	11,546 36
Net in force December 31, 1904	12,037	$ 28,429,888	$ 401,393 63

Total number of policies in force in Canada at date	12,037	
Total net amount in force	$	28,429,888 00
Total premiums thereon		401,393 63

SCOTTISH UNION AND NATIONAL—*Continued.*

General Business Statement for the Year ending December 31, 1904.

FIRE REVENUE ACCOUNT.

	£ s. d.		£ s. d.
Premiums after deducting reinsurance premiums	597,160 13 1	Loss after deducting reinsurance recoveries	358,320 10 8
		Commission	112,362 6 11
		Expenses of management, including taxes	96,268 4 8
		Balance to profit and loss account	30,369 10 10
	£ 597,260 13 1		£ 597,260 13 1

PROFIT AND LOSS ACCOUNT.

	£ s. d.		£ s. d.
Fire premium reserve at December 31, 1903 £ 285,000 0 0		Provision for dividend payable in 1905	£ 52,500 0 0
General reserve at December 31, 1903 250,000 0 0		Agents' balances irrecoverable	626 18 3
	535,000 0 0	Investment contingency account	25,000 0 0
Balance of profit and loss account at December 31, 1903, brought forward	61,104 11 2	Fire premium reserve at December 31, 1904 £ 300,000 0 0	
Balance of fire account	30,309 10 10	General reserve at December 31, 1904 300,000 0 0	
Shareholders' share of life profits	28,420 0 0		600,000 0 0
Investment fluctation account	45,000 0 0	Balance carried forward	58,479 10 7
Interest and dividends (less income tax) not carried to other accounts	36,721 4 4		
Transfer fees	51 2 6		
	£ 736,606 8 10		£ 736,606 8 10

SCOTTISH UNION AND NATIONAL—*Concluded.*

Balance Sheet at December 31, 1904.

LIABILITIES.	£	s.	d.
Shareholders' capital	300,000	0	0
Shareholders' reserves—			
Fire premium reserve £ 300,000 0 0			
General reserve 300,000 0 0			
	600,000	0	0
Investment contingency account	25,000	0	0
Profit and loss —			
Provision for dividend payable in 1905 £ 52,500 0 0			
Balance carried forward 58,479 10 7			
	110,979	10	7
	£1,035,979	10	7
General account	1,349	14	0
Life assurance and annuity funds	4,322,888	14	9
	£5,360,217	19	4
Claims under life policies, admitted or known, but not payable until after December 31, 1904 £ 81,510 2 6			
Claims under fire policies, admitted or known, but not payable until after December 31, 1904 56,000 5 6			
Outstanding commission and other charges 23,090 5 5			
Outstanding dividends 3,344 7 8			
Deposits made by agents as security 160 0 0			
	164,105	1	1
	£5,524,323	0	5

ASSETS.	£	s.	d.
Mortgages on property within the United Kingdom	537,879	16	2
Mortgages on property out of the United Kingdom	261,070	17	1
Reversions and life interests	23,457	10	0
Feu-duties, ground rents, &c.	95,457	4	5
Loans on company's policies, within their surrender value	169,267	1	8
Loans on miscellaneous securities (trust funds, &c.)	67,657	3	4
British government securities	60,731	2	0
Indian and Colonial government stocks	212,073	8	4
United States government bonds	20,875	0	0
Railway debenture stocks	394,747	18	7
Other debenture stocks	352,456	11	10
Indian railway guaranteed stocks	116,508	10	0
Railway and other stocks and shares, preference and ordinary	779,348	4	2
United States railway bonds	839,816	15	2
United States railway guaranteed and preference shares	59,235	3	10
United States municipal, county and state bonds	277,430	16	8
Colonial, provincial, municipal and county bonds	181,709	0	11
Terminable debentures and fixed deposits	452,498	5	6
Foreign government and municipal securities	102,958	2	10
Water and gas annuities	12,126	2	7
Company's own shares	1,835	0	0
House property—Edinburgh, London, Glasgow, &c	92,632	8	5
Other real property	99,908	12	4
Loan on personal security with life policy	250	0	0
Agents' balances (chiefly receipts since accounted for)	94,058	8	2
Outstanding premiums (head office and branches)	61,259	11	0
Interest accrued to December 31, 1905	59,174	19	1
Cash—			
On deposit £ 5,000 0 0			
In hand and on current account 83,333 12 9			
	88,333	12	9
Bills receivable	9,565	13	7
	£5,524,323	0	5

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THE SUN INSURANCE OFFICE, LONDON, ENGLAND.

STATEMENT FOR THE YEAR ENDING, 31, 1904.

Chairman—FREDERICK HENRY NORMAN. | Secretary—EDWARD BAUMER.

Principal Office—London, England.

Chief Agent and Manager in Canada—H. M. BLACKBURN. | Head Office in Canada—15 Wellington St. East, Toronto.

(Organized, April 7, 1710. Commenced business in Canada, June 3, 1892).

CAPITAL.

Amount of capital authorized and subscribed for	$11,680,080 00
Amount paid up in cash	584,004 00

ASSETS IN CANADA.

Value of real estate held by the company (Toronto office)			$ 45,851 03
Stocks and bonds in deposit with Receiver General, viz.:—			
	Par value.	Market value.	
Canada 3 per cent stock	$ 23,530 33	$ 22,824 42	
Province of Manitoba debentures	36,013 34	38,174 14	
City of Montreal stock	48,666 67	51,100 00	
" Toronto bonds	62,157 07	67,751 20	
" Vancouver bonds	24,333 33	24,576 66	
" Winnipeg bonds	54,866 67	58,707 33	
Total par and market values	$ 249,567 41	$ 263,133 75	
Carried out at market value			263,133 75
Cash at head office in Canada			298 81
Cash in Dominion Bank			35,344 94
Cash in hands of agents in Canada			24,318 95
Sundry, viz.:—			
Plans	$ 5,721 44		
Office furniture and fixtures	757 10		
			6,478 54
Total assets in Canada			$ 375,426 02

LIABILITIES IN CANADA.

Net amount of losses claimed but not adjusted	$ 16,662 49	
Total net amount of unsettled claims for fire losses in Canada		$ 16,662 49
Reserve of unearned premiums for all outstanding risks in Canada		208,551 18
Total amount of all liabilities in Canada		$ 225,213 67

SUN INSURANCE OFFICE—*Concluded.*

INCOME IN CANADA.

Gross cash received for premiums	$ 346,730 28	
Deduct reinsurance, rebate, abatement and return premiums	46,470 73	
Net cash received for premiums		$ 300,259 55
Endorsement fees		152 76
Interest from bank		510 30
Total income in Canada		$ 300,922 61

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at $9,478.69)	$ 9,528 42	
Deduct savings and salvage	612 17	
Net amount paid during the year for said losses	$ 8,916 25	
Amount paid for losses occurring during the year	$ 328,490 10	
Deduct savings and salvage and reinsurance	10,450 89	
Net amount paid during the year for said losses	$ 318,039 21	
Total net amount paid during the year for losses in Canada		$ 326,955 46
Commission or brokerage		57,653 03
Salaries, fees and all other charges of officials in Canada		14,227 77
Taxes in Canada		3,478 05
Miscellaneous payments, viz.:—Postage, $2,453.92; advertising, $1,239.18; stationery, $1,558.13; plans, $620.78; telephone, $212.74; board dues, $1,740.46; mercantile agencies, $65; rent, $1,563.33; inspection expenses, $2,244.14; Underwriters' Protective Association, $50; miscellaneous, $393.19; auditor, $466.67; insurance superintendence, $118.26; travelling expenses, $149.10; typewriter, $138; office furniture, $206.90		13,219 80
Total expenditure in Canada		$ 415,534 11

RISKS AND PREMIUMS.

Fire Risks in Canada.	Amount.	Premiums thereon.
Gross policies in force at beginning of year	$ 24,713,901	$ 353,433 33
Policies taken during the year—new and renewed	21,282,776	346,740 12
Total	$ 45,996,677	$ 700,173 45
Deduct terminated	18,952,071	288,164 09
Gross in force at end of year	$ 27,044,606	$ 412,009 36
Deduct reinsured	503,244	8,466 68
Net in force at December 31, 1904	$ 26,541,362	$ 403,542 68

Total number of policies in force at date	(No return).
Total net amount in force	$ 26,541,362 00
Total premiums thereon	403,542 68

(For General Business Statement, see Appendix.)

THE UNION ASSURANCE SOCIETY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

Chairman—WM. LATHAM, K.C. | General Manage—JOSEPH POWELL.

Principal Office—London, England.

Chief Agent in Canada—T. L. MORRISEY. | Head Office in Canada—Montreal.

(Established, February 16, 1714. Commenced business in Canada, November, 1890.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	£ 450.000 =	$2,190,000 00
Amount paid up in cash	180,000 =	876,000 00

ASSETS IN CANADA.

Stocks and bonds deposited with Receiver General, viz. :—

	Par value	Value in account.
New South Wales stock	$ 121,666 67	$ 127,750 00
Victoria Government stock	24,333 33	31,937 50
City of Toronto Local Improvement debentures	24,333 33	24,008 50
City of Quebec Consolidated debentures	24,333 33	24,008 50
City of Ottawa Waterworks bonds	50,000 00	51,500 00
County of Victoria, N.S., bonds	6,000 00	6,150 00
City of Winnipeg bonds	53,000 00	53,000 00
Total	$ 303,666 66	$ 318,354 50

Carried out at value in account		$ 318,354 50
Cash at head office in Canada and in course of transmission		6,767 89
Cash in bank, viz.:—		
Merchants Bank of Canada, Montreal	$ 11,447 65	
Special deposit, Bank of Toronto, Montreal	56,362 97	
Total carried out		67,810 62
Cash in hands of agents in Canada		30,340 07
Interest accrued		844 67
Office furniture and plans		5,366 94
Total assets in Canada		$ 429,484 69

LIABILITIES IN CANADA.

Net amount of losses claimed but not adjusted	$ 24,711 72	
" " reported or supposed but not claimed	2,245 00	
Total amount of unsettled claims for fire losses in Canada, ($75 of which accrued in previous years)		$ 26,956 72
Reserve of unearned premiums upon all unexpired fire risks		327,352 46
Total liabilities in Canada		$ 354,309 18

UNION ASSURANCE—*Continued.*

INCOME IN CANADA.

Gross cash received for premiums	$ 583,009 19	
Deduct reinsurance, rebate, abatement and return premiums	98,712 80	
Net cash received for premiums		$ 484,296 39
*Received for interest on bonds		5,447 92
Interest and dividends on stocks, bonds, mortgages, &c		2,129 24
Interest from bank deposits		1,041 89
Total income in Canada		$ 492,915 44

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at $17,834.11)	$ 16,494 82	
Deduct amount received for reinsurance	2,940 46	
Net amount paid during the year for said losses	$ 13,554 36	
Amount paid for losses occurring during the year	$ 448,002 20	
Deduct reinsurance and salvage	56,355 26	
Net amount paid during the year for the said losses	$ 391,646 94	
Total net amount paid during the year for fire losses in Canada		$ 405,201 30
Commission or brokerage in Canada		85,499 76
Salaries, fees, and all other charges of officials in Canada		26,418 61
Taxes in Canada		5,027 17
Miscellaneous payments, viz.:—Postage and telegrams, $1,722.65; exchange, $480.24; rent, $3,215.04; travelling, $1,422.45; advertising, $2,381.93; printing and stationery, $2,235.22; express, $189.82; legal expenses, $58.25; plans, $1,908.11; sundries, $522,82. fire insurance boards, $2,585.72; fire record and mercantile agency, $100; miscellaneous, $1,788.43		18,610 68
Total expenditure in Canada		$ 540,757 52

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	16,844	$ 37,847,356	$ 573,236 90
Taken during the year—now and renewed	14,675	35,071,223	584,180 17
Total	31,519	$ 72,918,579	$ 1,157,417 07
Deduct terminated	12,261	28,335,439	436,028 11
Gross in force at end of year	19,258	$ 44,583,140	$ 721,388 96
Deduct reinsured		3,794,079	60,742 14
Net in force at December 31, 1904	19,258	$ 40,789,061	$ 660,646 82

Total number of policies in force at date	19,258
Total net amount in force	$ 40,789,061 00
Total premiums thereon	660,646 82

* Paid direct to head office in England.

UNION ASSURANCE—*Continued.*

General Business Statement for the Year ending December 31, 1904.

Fire Revenue Account.

	£ s. d.		£ s. d.
Reserve for unexpired risks brought forward	234,036 16 4	Losses paid and outstanding after deduction of reinsurances	457,184 8 9
Premiums after deduction of reinsurance	685,486 2 10	Expenses of management	116,643 16 9
Balance to profit and loss account	50,844 12 1	Commission	114,463 8 3
		Foreign state charges	7,881 8 5
		Reserve for unexpired risks £ 234,036 16 4	
		Add 40 per cent of increase in fire premiums 40,157 12 9	
			274,194 9 1
	£ 970,367 11 3		£ 970,367 11 3

Profit and Loss Account.

	£ s. d.		£ s. d.
Balance from last year—		Dividends paid in 1904	33,750 0 0
General account £ 78,024 1 8		Balance from fire account	50,844 12 1
Proprietors' ⅜ share of life profits 18,000 0 0		Balance—	
	96,024 1 8	General account £ 25,838 4 0	
Interest, less Income tax	26,408 14 5	Proprietors' share of life profits, ⅜ carried forward 12,000 0 0	
			37,838 4 0
	£ 122,432 16 1		£ 122,432 16 1

UNION ASSURANCE—*Concluded.*

General Balance Sheet.

LIABILITIES.	£	s.	d.	£	s.	d.
Subscribed capital, £450,000, of which is paid up				180,000	0	0
General reserve fund				400,000	0	0
General investment reserve fund				13,644	7	3
Reserve for unexpired fire risks				274,194	9	1
Special fire fund				24,994	5	10
Profit and loss account				37,838	4	0
				£ 930,671	6	2
Outstanding fire losses	£ 70,856	16	6			
Outstanding fire charges	5,918	13	8			
Unclaimed dividends	104	7	7			
Amounts due to other companies	18,056	13	10			
Agency security	500	0	0			
				95,436	11	7
				1,026,107	17	9
Life department liabilities, as per separate balance sheet				3,367,835	16	10
				£4,393,943	14	7

ASSETS.	£	s.	d.	£	s.	d.
Mortgages on property within the United Kingdom				29,436	17	5
Mortgages on property out of the United Kingdom				10,822	1	6
Investments—						
British Government securities				3,137	4	6
Colonial " "				28,884	9	6
Foreign " "				61,208	19	4
United States Government securities				64,849	2	10
United States municipal bonds				160,269	10	1
Colonial municipal securities				31,413	5	5
Railway and other debentures and bonds and debenture stocks				102,525	1	3
Railway and other stocks and shares, preference and ordinary				132,446	5	9
House property				178,756	7	6
Branch offices and agents' balances				142,367	14	11
Outstanding premiums				10,581	17	4
Amounts due from other companies				15,811	14	6
Outstanding interest, due but not received				1,440	14	11
Outstanding interest, accrued but not due				6,166	3	2
Bills receivable				5,496	17	9
Cash on deposit	£ 4,243	5	2			
Cash in hand and on current account	36,250	4	11			
				40,493	10	1
				£1,026,107	17	9
Life department assets, as per separate balance sheet				3,367,835	16	10
				£4,393,943	14	7

THE WESTERN ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—HON. GEO. A. COX. | Secretary—C. C. FOSTER.
Vice-President and Managing Director—J. J. KENNY. Principal Office—Toronto.

(Incorporated, August 31, 1851, by Act of the Legislature of the late Province of Canada, 14-15 Vic., cap. 162; amended in 1857, 20 Vic., cap. 167, and in 1872, 35 Vic., cap. 99, and in 1875, 38 Vic., cap. 81, in 1887, 50–51 Vic., cap. 102, and in 1901 by 1 Edward VII., cap. 116, and in 1904 by 4 Edward VII., cap. 141. Commenced business in Canada, August, 1851.)

CAPITAL.

Amount of joint stock capital authorized	$ 2,000,000 00
Amount subscribed for	1,500,000 00
Amount paid up in cash and notes	1,464,861 00

(For List of Shareholders, see Appendix.)

ASSETS.

Real estate—Company's building, corner of Scott and Wellington Sts., Toronto	$ 110,000 00
Loans secured by bonds and mortgages on which not more than one year's interest is due, constituting a first lien on real estate	21,742 00
Interest accrued and unpaid on said loans	221 75

Stocks and bonds owned by the company :—

	Par value.	Market value.
Anderdon debentures	$ 166 46	$ 118 56
Province of British Columbia debentures	30,000 00	27,300 00
Central Canada Loan and Savings Co., debentures	208,200 00	208,200 00
Canada Permanent Mortgage Corporation "	13,500 00	13,500 00
Town of Cobourg "	25,000 00	25,000 00
Canadian Northern Railway "	200,260 00	198,710 00
City of Halifax "	20,000 00	18,854 00
Town of Liverpool "	5,000 00	5,000 00
City of London "	44,000 00	44,000 00
City of Kingston "	48,000 00	48,963 21
Kingston and Pembroke Railway "	50,000 00	45,540 00
Canada Southern Railway "	10,000 00	10,400 00
Manitoba and South Eastern Railway "	97,332 00	99,278 64
West North Carolina Railway "	12,000 00	13,800 00
New York and Northern Railway "	10,000 00	11,700 00
Nassau Electric Railway "	41,000 00	36,080 00
Chicago, Milwaukee and St. Paul Railway "	8,000 00	8,780 00
Rochester Electric Transit Railway "	20,000 00	22,200 00
Baltimore and Ohio Railway "	50,000 00	49,500 00
Lake Manitoba Railway and Canal "	5,353 37	5,460 44
City of Montreal "	46,000 00	46,756 20
Province of Manitoba "	75,000 00	77,250 00
Town of Owen Sound "	5,200 00	5,200 00
City of New York "	141,000 00	143,185 50
City of Portland East "	5,000 00	6,295 00
City of Portland "	30,000 00	35,139 00
Portland "	15,000 00	15,385 50
City of Columbus, Ohio "	50,000 00	51,645 00
City of Toledo, Ohio "	50,000 00	53,650 00
City of Los Angeles, California "	110,000 00	113,894 00
City of Richmond, Virginia "	42,000 00	44,293 20
City of Victoria, B.C. "	20,000 00	20,000 00
City of Winnipeg, Man. "	47,000 00	47,338 00
Village of Shelburne "	300 00	300 00
Town of Stayner "	16,172 44	16,172 44
Town of Tilsonburg "	3,000 00	3,000 00
Toronto Savings and Loan Co. "	78,100 00	78,100 00

WESTERN—*Continued.*

Stocks and bonds owned by the Company—*Concluded.*

	Par value.	Market value.
Walkerville Land and Building Co. debentures	$ 50,000 00	$ 50,000 00
County of York debentures	900 00	900 00
Dominion of Canada stock	65,350 00	65,350 00
Cape Colony, Africa, bonds	29,300 20	25,430 28
Georgia State bonds	10,000 00	10,600 00
United States registered bonds	100,000 00	104,500 00
British American Insurance Co. stock	20,000 00	20,000 00
British America Assurance Co. stock	93,400 00	70,050 00
Keystone Insurance Co. stock	14,904 00	14,904 00
Canadian Bank of Commerce stock	40,000 00	66,600 00
Canadian Permanent Mortgage Corporation stock	20,440 00	24,936 80
Central Canada Loan and Savings Co. stock	20,000 00	27,200 00
Dominion Savings and Investment Co. stock	15,000 00	10,500 00
Toronto General Trust Co. stock	2,000 00	3,200 00
Total par and market values	$2,112,878 47	$2,144,159 77

Carried out at market value		$ 2,144,159 77
Cash on hand at head office		5,415 14
Cash in banks, &c., viz.:—		
Canadian Bank of Commerce, Toronto	$ 83,114 57	
Ontario Bank, Toronto	57,510 70	
Canadian Bank of Commerce, New York, current account	30,567 57	
" " " trustee account	37,053 45	
Bank of Nova Scotia, St. John, N.B.	306 78	
Royal Bank of Canada, Halifax	1,136 52	
Corn Exchange National Bank, Chicago	304 59	
Total cash in banks		209,994 18
Interest unpaid, due and accrued, on stocks and bonds		10,066 65
Agents' balances		577,923 82
Bills receivable		98,561 21
Maps, plans, &c		40,292 63
Reassurance losses—fire, $49,418.80; marine, $16,364.08		65,782 88
Note for capital		18,416 65
Total assets		$ 3,302,576 68

LIABILITIES.

(1) *Liabilities in Canada.*

For Fire Risks—		
Net amount of losses unsettled but not resisted ($1,453.64 of which accrued in previous years)	$ 39,764 42	
Losses unsettled—reported after close of books	6,500 00	
Total amount of unsettled claims for fire losses in Canada		$ 46,264 42
For Ocean Risks—		
Net amount of ocean losses claimed but not adjusted	$ 16,214 00	
Total amount of unsettled losses for ocean risks in Canada		16,214 00
Total net amount of unsettled claims in Canada		$ 62,478 42
Reserve of unearned premiums for outstanding risks in Canada—		
Fire	$ 396,718 11	
Ocean	62,219 19	
Total reserve of unearned premiums for risks in Canada		458,937 30
Dividends declared and due and remaining unpaid		956 73
Total liabilities (excluding capital stock) in Canada		$ 522,372 45

WESTERN—*Continued.*

(2) *Liabilities in other Countries.*

For Fire Risks.

Net amount of fire losses adjusted but not due	$ 15,162 44	
" " claimed but not adjusted	97,108 83	
" " resisted in suit	6,732 47	
Total net amount of unsettled claims for fire losses ($4,028.56 of which accrued in previous years)		$ 119,003 74

For Marine Risks.

Net amount of inland marine risks reported or supposed but not claimed ($2,019 of which accrued in previous years)	12,400 00
Net amount of ocean risks due and unpaid $4,375 of which accrued in previous years)	20,193 66
Total net amount of unsettled claims in other countries	$ 151,597 40
Reserve of unearned premiums :—	
Total reserve	1,703,302 79
Total liabilities in other countries	$ 1,854,900 19
Total liabilities (excluding capital stock) in all countries.	$ 2,377,272 64
Surplus on policy holders' account	$ 925,304 04
Capital stock paid up in cash and notes	$ 1,464,861 00

INCOME.

For Fire Risks.	In Canada.	In other Conntries.
Gross cash received for premiums	$ 901,480 04	$ 3,421,330 17
Deduct reinsurance, rebate, abatement and return premiums	324,576 29	997,971 74
Net cash received for fire premiums	$ 576,903 75	$ 2,423,358 43
For Inland Marine Risks.		
Gross cash received for premiums	$ 25,912 63	$ 394,753 26
Deduct reinsurance, &c	18,650 07	53,734 04
Net cash received for inland marine premiums	$ 7,262 56	$ 341,019 22
For Ocean Risks.		
Gross cash received for premiums	$ 449,948 25	$ 268,282 24
Deduct reinsurance, &c	181,411 46	60,761 56
Net cash received for ocean premiums	$ 268,536 79	$ 207,520 68
Total net cash received for premiums.	$ 852,703 10	$ 2,971,898 33

Total net cash received for premiums in all countries	$ 3,824,601 43
Received for rents and for interest and dividends on stocks, bonds, &c..	86,663 96
Total	$ 3,911,265 39
Received for calls on capital	473,012 75
Total cash income	$ 4,384,278 14

WESTERN—*Continued.*

EXPENDITURE.

For Fire Losses.	Canada.	In other Countries.	
Net amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at $146,819.25)	$ 21,834 94	$ 111,166 30	
Paid for losses occurring during the year	$1,041,560 41	$1,973,023 39	
Less amount received for savings and salvage and reinsurances	504,531 50	228,630 05	
Net amount paid for said losses	$ 537,028 91	$1,744,393 34	
Total net amount paid during the year for fire losses	$ 558,863 85	$1,855,559 64	
For Inland Marine Losses.			
Paid during the year for losses occurring in previous years (which losses were estimated in last statement at $21,488)	$ 6,782 95	$ 19,204 91	
Paid for losses occurring during the year	$ 17,084 88	$ 262,692 36	
Less savings and salvage and reinsurances	11,022 33	36,296 13	
Net amount paid for said losses	$ 6,662 55	$ 226,396 23	
Total net amount paid during the year for inland marine losses	$ 13,445 50	$ 245,601 14	
Total net amount paid during the year for fire and inland marine losses			$ 2,673,470 13
Net amount paid during the year for ocean losses, viz. :—			
In Canada		$ 206,010 47	
In other countries		154,140 58	
Total (of which $39,400 accrued in previous years)			360,151 05
Paid for dividends on capital stock			89,987 40
Commission or brokerage			720,733 37
Salaries, fees and all other charges of officials			214,876 85
Taxes			82,643 35
Miscellaneous payments, viz. :—Supervision of business, $85,089.93; printing and advertising, $29,581.88; local boards, $39,407.09; postage, telegraph and express, $35.515.69; law expenses, $10,270.93; supplies, books, stationery, &c., $9,708.37; furniture, maps, plans, &c., $12,971.16; president's and directors' fees, $5,000; sundries, $61,691.67; rent, $17,850.68; discounts and exchange, $8,188.94			315,276 34
Total cash expenditure			$ 4,457,138 49

SYNOPSIS OF LEDGER ACCOUNTS.

Ledger assets, January 1, 1904		$ 2,753,719 17
Income as above		4,384,278 14
Total		$ 7,137,997 31
Expenditure as above	$ 4,457,138 49	
Written off investments	189,547 73	
		4,646,686 22
Ledger assets, December 31, 1904		$ 2,491,311 09

WESTERN—*Concluded.*

RISKS AND PREMIUMS.

	In Canada.		In other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
Fire Risks.	$	$ cts.	$	$ cts.	$	$ cts.
Gross policies in force at date of last statement...	82,792,711	1,099,085 67	327,714,290	3,300,941 91	410,507,001	4,400,027 58
Taken during the year (new and renewed)	54,289,702	895,388 61	395,248,753	3,453,703 12	449,538,455	4,259,091 73
Total	137,082,413	1,904,474 28	722,963,043	6,754,645 03	860,045,456	8,659,119 31
Deduct terminated.	52,859,162	732,179 75	359,234,602	3,174,659 98	412,093,764	3,906,839 73
Gross in force at end of year	84,223,251	1,172,294 53	363,728,441	3,579,985 05	447,951,692	4,752,279 58
Deduct reinsured.	27,058,671	399,406 93	57,122,121	567,087 00	84,180,792	966,493 93
Net in force Dec. 31, 1904	57,164,580	772,887 60	306,606,320	3,012,898 05	363,770,900	3,785,785 65
Inland Marine Risks.						
Gross policies in force at date of last statement...	... .	.....	6,243,576	164,838 17	6,243,576	164,838 17
Taken during the year	3,066,703	25,912 63	52,786,684	382,093 11	55,853,387	408,005 74
Total	3,066,703	25,912 63	59,030,260	546,931 28	62,096,963	572,843 91
Deduct terminated.....	3,066,703	25,912 63	53,253,928	400,961 32	56,320,631	426,873 95
Gross in force at end of year	....	.....	5,776,332	145,969 96	5,776,332	145,969 96
Deduct reinsured.....	....	.....	1,190,969	32,033 22	1,190,969	32,033 22
Net in force Dec. 31, 1904.	.....	.....	4,585,363	113,936 74	4,585,363	113,936 74
Ocean Risks.						
Gross policies in force at date of last statement...	3,054,042	90,257 52	2,844,957	86,249 60	5,898,999	176,507 12
Taken during the year....	35,159,005	438,663 65	47,354,627	302,524 12	82,513,632	741,187 77
Total	38,213,047	528,921 17	50,199,584	388,773 72	88,412,631	917,694 89
Deduct terminated	33,055,252	433,026 89	45,475,723	285,824 25	78,530,975	718,851 14
Gross in force at end of year	5,157,795	95,894 28	4,723,861	102,949 47	9,881,656	198,843 75
Deduct reinsured.	2,229,598	33,675 09	.....	.....	2,229,598	33,675 09
Net in force Dec. 31, 1904.	2,928,197	62,219 19	4,723,861	102,949 47	7,652,058	165,168 66

Total number of policies in force..... .....(No return.)
Total net amount in force..... .....$380,387,119 00
Total premiums thereon..... .... 4,124,664 43

Risks and Premiums *(National of Ireland business.)*

	Amount.	Original Premiums thereon.
Gross risks taken over.....	$ 23,803,903	$ 364,330 23
Deduct terminated	12,887,333	209,090 60
Gross in force at end of year.....	$ 10,916,570	$ 155,239 63
Deduct reinsured	6,537,762	95,466 25
Net in force December 31, 1904	$ 4,378,808	$ 59,773 38

STATEMENTS

OF

LIFE INSURANCE COMPANIES

LIST OF COMPANIES BY WHICH THE BUSINESS OF LIFE INSURANCE WAS TRANSACTED IN THE DOMINION DURING THE YEAR ENDED DECEMBER 31, 1904.

The Ætna Life Insurance Company.
The Canada Life Assurance Company.
The Commercial Union Assurance Company (Limited).
The Confederation Life Association.
*The Connecticut Mutual Life Insurance Company.
The Continental Life Insurance Company.
The Crown Life Insurance Company.
The Dominion Life Assurance Company.
*The Edinburgh Life Assurance Company.
The Equitable Life Assurance Society of the United States.
The Excelsior Life Insurance Company.
The Federal Life Assurance Company of Canada.
The Germania Life Insurance Company.
The Great West Life Assurance Company.
The Home Life Association of Canada.
The Imperial Life Assurance Company of Canada.
*The Life Association of Scotland.
The Liverpool and London and Globe Insurance Company.
The London and Lancashire Life Assurance Company.
The London Assurance.
The London Life Insurance Company.
The Manufacturers Life Insurance Company.
The Metropolitan Life Insurance Company.
The Mutual Life Assurance Company of Canada.
The Mutual Life Insurance Company of New York.
The Mutual Reserve Life Insurance Company.
The National Life Assurance Company of Canada.
*The National Life Insurance Company of the United States of America.
The New York Life Insurance Company.
The North American Life Assurance Company.
The Northern Life Assurance Company of Canada.
The North British and Mercantile Insurance Company.
*The North-western Mutual Life Insurance Company.
The Norwich Union Life Insurance Society.
The Pelican and British Empire Life Office.
*The Phœnix Mutual Life Insurance Company.
The Provident Savings Life Assurance Society of New York.
The Royal Insurance Company.
The Royal Victoria Life Insurance Company.
*The Scottish Amicable Life Assurance Society.
*The Scottish Provident Institution.
The Sovereign Life Assurance Company of Canada.
The Standard Life Assurance Company.
The Star Life Assurance Society.
The State Life Insurance Company.
The Sun Life Assurance Company of Canada.
The Travelers Insurance Company.
The Union Life Assurance Company.
The Union Mutual Life Insurance Company.
The United States Life Insurance Company in the City of New York.
The Subsidiary High Court of the Ancient Order of Foresters.

*The licenses of these companies expired on March 31, 1878, so far as relates to new business.

THE ÆTNA LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—MORGAN G. BULKELEY. | Secretary—J. L. ENGLISH.

Principal Office—Hartford, Conn., U.S.

Chief Agent in Canada—WILLIAM H. ORR. | Head Office in Canada—Toronto.

(Incorporated, June 6, 1850. Commenced business in Canada, 1866.)

CAPITAL.

Amount of capital authorised	$ 5,000,000 00
Amount subscribed for and paid up in cash	2,000,000 00

ASSETS IN CANADA.

Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals ($362,313 of this amount belongs to policies issued subsequent to March 31, 1878)	$ 405,493 00
Premium obligations on Canadian policies in force ($6,222.71 of this amount belongs to policies issued subsequent to March 31, 1878)	18,782 16

Stocks, bonds and debentures owned by the company and held in Canada, viz. :—

	Par value.	Book value.	Market value.
City of Quebec Water	$ 40,000 00	$ 40,000 00	$ 42,000 00
City of London	75,000 00	75,000 00	79,500 00
City of Ottawa	133,000 00	133,000 00	144,970 00
Montreal Harbour	60,000 00	60,000 00	64,800 00
City of Toronto	362,200 00	358,317 00	369,444 00
Town of Mount Forest	20,000 00	20,000 00	21,600 00
City of Stratford	21,000 00	21,000 00	22,680 00
Town of Levis	25,794 09	18,000 00	19,440 00
City of Hull	40,000 00	40,000 00	41,200 00
Province of Manitoba	149,893 33	149,893 34	166,320 00
City of Sault Ste. Marie	20,100 00	20,000 00	21,105 00
City of Brantford	100,000 00	97,500 00	103,000 00
City of Three Rivers	32,500 00	32,500 00	35,100 00
Town of Coaticook	21,000 00	21,000 00	22,680 00
City of Victoria	75,000 00	75,000 00	81,000 00
City of Vancouver	225,000 00	225,000 00	252,000 00
City of St. Hyacinthe	30,000 00	30,000 00	31,500 00
Town of Parkdale	47,495 52	47,495 52	47,495 52
City of St. Thomas	106,939 66	106,939 66	115,494 83
Town of Windsor	88,507 03	88,507 03	93,580 73
City of Kingston	45,963 99	45,963 99	47,342 91
City of Belleville	50,000 00	50,000 00	54,000 00
Town of Côte St. Antoine	100,000 00	98,250 00	105,000 00
Town of Galt	50,000 00	49,125 00	52,500 00
Province of New Brunswick	66,000 00	66,000 00	66,000 00
City of St. John, New Brunswick	150,000 00	149,375 00	157,500 00
City of Hamilton	24,811 43	24,318 48	25,555 77
City of Halifax	100,000 00	100,000 00	105,000 00
City of Sherbrooke	75,000 00	72,750 00	77,250 00
Roman Cathclic School, Montreal	85,000 00	85,000 00	89,250 00
Protestant School, Montreal	203,000 00	200,687 60	209,090 00
Prince Edward Island	100,000 00	97,250 00	105,000 00
Protestant Hospital for Insane	74,000 00	74,000 00	78,440 00
British Consols	486,666 66	457,791 56	450,000 00
City of Montreal	200,000 00	200,000 00	200,000 00
City of Montreal Stock	60,000 00	60,000 00	60,000 00
Province of Quebec	457,833 33	455,587 17	483,525 00
Town of Westmount	100,000 00	100,000 00	100,000 00
Totals	$ 4,101,705 04	$ 4,045,251 35	$ 4,240,363 76

ÆTNA LIFE—*Continued.*

ASSETS—*Continued.*

Carried out at market value		$ 4,240,363 76
Cash in banks, viz. :—		
Ontario Bank	$ 33,042 94	
Bank of Toronto	22,952 35	
Total cash in banks		55,995 29
Interest due and accrued		21,745 06
Gross premiums due and uncollected on Canadian policies in force	$ 40,386 28	
Gross deferred premiums on same	23,122 36	
Total outstanding and deferred premiums	$ 63,508 64	
Deduct cost of collection at 20 per cent	12,701 73	
Net outstanding and deferred premiums		50,806 91
Total assets in Canada		$ 4,793,186 18

LIABILITIES IN CANADA.

Under Policies issued previous to March 31, 1878.

*Amount computed to cover the net present value of all Canadian policies in force		$ 1,129,802 00
Claims for death losses adjusted but not due, and unadjusted but not resisted (of which $779 accrued in previous years)	$ 5,694 00	
Claims for matured endowments due and unpaid (all of which accrued in previous years)	1,335 00	
		7,029 00
Amount of dividends or bonuses to Canadian policy-holders due and unpaid		550 01
Total liabilities in respect of said policies in Canada		$ 1,137,381 01

Under Policies issued subsequent to March 31, 1878.

*Amount computed to cover the net present value of all Canadian policies in force		$ 4,209,889 00
Supplementary contracts not involving life contingencies		6,375 00
Claims for death losses adjusted but not due, and unadjusted but not resisted (of which $1,000 accrued in previous years)	$ 19,000 00	
Claims for matured endowments due and unpaid (of which $1,602 accrued in previous years)	3,800 00	
		22,800 00
Amount of dividends or bonuses to Canadian policy-holders due and unpaid		3,640 27
Total liabilities in respect of said policies in Canada		$ 4,242,704 27
Total liabilities in Canada		$ 5,380,085 28

*Based on Institute of Actuaries Hm. Table of Mortality, with 4½ per cent interest for policies issued prior to Dec. 31, 1899, and with 3½ per cent interest for policies issued subsequent to that date. Calculated by this department.

ÆTNA—*Continued.*

INCOME IN CANADA.

Cash received for premiums		$ 585,545 70
Premium obligations taken in part payment of premiums		846 88
Premiums paid by dividends		55,851 41
Total premium income (New, $72,428.50; Renewal, $569,815.49)		$ 642,243 99
Interest on investments		169,976 67
Interest on deposits		735 76
Interest on premium notes and policy loans		18,464 26
Consideration for supplementary contracts not involving life contingencies		4,187 52
Total income in Canada during the year		$ 835,608 20

EXPENDITURE IN CANADA.

Cash paid for death losses in Canada	$ 281,174 93	
Premium and other obligations used in payment of the same	6,423 30	
Payments on matured instalment policies	4,187 52	
Payments on supplementary instalment contracts	617 52	
Total amount paid for death claims (of which $10,356 accrued in previous years)		$ 292,403 27
Cash paid for matured endowments	$ 265,782 87	
Premium and other obligations used in payment of the same	35,324 13	
Total amount paid for matured endowments (of which $1,479 accrued in previous years)		$ 301,107 00
Total amount paid for death claims and matured endowments		$ 593,510 27
Cash paid for surrendered policies		7,326 94
Cash dividends paid policy holders		10,377 78
" applied in payment of premiums in Canada		55,851 41
Total net amount paid to policy-holders in Canada		$ 667,066 40
Cash paid for commissions, salaries and other expenses of officials in Canada		71,717 19
Taxes, licenses, fees or fines		6,192 75
Miscellaneous payments, viz.:—Postage, $2,171.52; telegraph, $78.48; express, $1,000.81; stationery, $272.80; printing, $410.20; exchange, $270.05; medical examiners, $3,670; sundry, $6.50; advertising, $187; supplies, $28.18; inspection of risks, $607.50		8,733 04
Total expenditure in Canada		$ 753,709 38

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year	$ 10,462 32
" received during the year	720 88
	$ 11,183 20
Amount of obligations used in payment of claims	$ 471 33
" " dividends to policy-holders	494 88
Total deductions	$ 966 21
Balance—note assets at end of year	$ 10,216 99

ÆTNA LIFE—*Continued*

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada,	849
Amount of said policies	$ 1,495,960 00
Number of policies become claims in Canada during the year	471
Amount of said claims	590,618 00
Number of policies in force in Canada at date	12,230
Amount of said policies	17,071,713 00

EXHIBIT OF POLICIES.

	No.	Amount.	No.	Amount.
In force at beginning of year—				
Whole life policies	4,842	$ 5,610,137		
Endowment assurances	6,491	9,356,492		
All other policies	863	1,695,100		
			12,196	$ 16,661,729 00
New policies issued—				
Whole life policies	21	$ 13,871		
Endowment assurances	729	1,223,905		
All other policies	125	296,050		
			875	1,533,826 00
Old policies revived			3	13,000 00
Old, changed and increased and transferred			256	438,802 00
Totals			13,330	$ 18,647,357 00
Deduct terminated and not taken			1,100	1,575,644 00
In force at end of year—				
Whole life policies	4,863	$ 5,740,878		
Endowment assurances	6,373	9,366,091		
All other policies	994	1,964,744		
			12,230	$ 17,071,713 00

DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Terminated by death	190	$ 288,397 00
" maturity	280	301,826 00
" expiry	13	26,000 00
" surrender	107	130,231 00
" lapse	169	270,304 00
" change and decrease and transfer	322	521,566 00
" not taken	19	37,320 00
Total	1,100	$ 1,575,644 00

DETAILS OF POLICIES ISSUED PRIOR TO MARCH 31, 1878.

	No.	Amount.
Policies in force at beginning of year in Canada	2,313	$ 2,372,908 00
Policies revived or increased during the year	6	5,639 00
Policies terminated	127	130,911 00
Policies in at force date of statement	2,192	2,247,636 00

ÆTNA LIFE—*Continued.*

General Business Statement for the Year ending December 31, 1904.

INCOME DURING THE YEAR 1904.

Total premium income	$ 9,470,437 84
Consideration for supplementary contracts not involving life contingencies	25,771 52
Cash received for interest and for discount on claims paid in advance	3,019,146 42
Cash received for rents	41,950 27
Profit on sale or maturity of ledger assets	1,520 32
Profit and loss	16 98
Total income, life department	$12,558,843 35
Total income, accident department	3,372,713 41
Total income	$15,931,556 76

DISBURSEMENTS DURING THE YEAR 1904.

Cash paid for losses and matured endowments	$ 4,418,457 30
Cash paid annuitants	1,276 79
Dividends paid policy-holders in cash	212,426 84
Dividends applied to purchase paid-up additions and annuities	11,076 72
Dividends applied to pay renewal premiums	500,520 36
Surrender values paid in cash	258,587 42
Surrender values applied to pay running premiums	5,635 86
Surrender values applied to purchase paid-up insurance and annuities	280,699 49
Paid for claims on supplementary contracts not involving life contingencies	7,937 52
Cash paid stockholders for interest or dividends	200,000 00
Commissions to agents	1,097,478 26
Taxes, licenses and Insurance Department fees	354,938 04
Rent	54,811 88
Salaries and allowances for agencies	50,038 24
Agency supervision, travelling and all other agency expenses	20,021 33
Medical examiners' fees and inspection of risks	109,676 79
Salaries of officers and office employees	207,971 30
Advertising, printing and stationery and postage	87,055 10
Miscellaneous expenses	126,804 69
Total disbursements, life department	$ 8,005,413 93
Total disbursements, accident department	2,753,442 03
Total disbursements	$10,758,855 96

LEDGER ASSETS.

Book value of real estate, unencumbered	$ 633,164 74
Mortgage loans (first liens) on real estate	32,686,317 72
Loans secured by pledge of bonds, stocks and other collaterals	1,051,394 62
Loans made to policy-holders on the company's policies assigned as collaterals	3,553,880 50
Premium notes, loans or liens on policies in force	337,623 58
Book value of bonds and stocks owned absolutely	24,490,386 90
Cash on hand and in banks	7,076,623 30
Bills receivable and agents' balances	55,145 57
Total ledger assets	$69,884,536 93

ÆTNA LIFE—*Concluded.*

NON LEDGER ASSETS.

Interest due and accrued	$ 816,595 15
Rents due and accrued	2,137 50
Market value of stocks and bonds over book value	2,374,539 62
Net amount of uncollected and deferred premiums	674,112 68
Gross assets	$73,751,921 88
Deduct assets not admitted	55,743 07
Total assets admitted	$73,696,178 81

LIABILITIES.

Net reinsurance reserve, Actuaries' Table of Mortality, with 4 per cent interest on old business and on 3½ per cent basis on business issued since January, 1901	$61,817,814 00
Present value of amounts not yet due on supplementary contracts, not involving life contingencies	82,752 00
Total unsettled claims	222,395 00
Amount of unpaid dividends or other profits due policy-holders	85,333 93
Dividends apportioned, payable to policy-holders during 1905	346,740 91
Dividends apportioned, payable to policy-holders subsequent to 1905	366,551 53
Commission due to agents on premium notes when paid	1,323 13
Salaries, rents and expenses due and accrued	10,000 00
Premiums paid in advance, including surrender value so applied	39,403 72
Liability under cancelled policies	8,366 00
Special reserve in addition to reserve given above	2,194,786 00
Total liabilities, life department	$65,175,466 22
Total liabilities, accident department	1,965,071 94
Capital stock paid up	2,000,000 00
Unassigned funds (surplus)	4,555,640 65
Total liabilities	$73,696,178 81

RISKS AND PREMIUMS.

Life.

Number of new policies issued during the year	16,946	
Amount of said policies		$28,658,997 00
Number of policies terminated during the year	8,555	
Amount terminated		14,855,105 00
Number of policies in force at date of statement	138,538	
Net amount of said policies		237,304,739 00

CANADA LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—Hon. GEO. A. COX. | Secretary—R. HILLS.

Head Office—Toronto, Ont.

(Organized August 21, 1847 ; incorporated, April 25, 1849, by Act of the Legislature of the late Province of Canada, 12 Vic., cap. 168 ; amended in 1879 by 42 Vic., cap. 71 ; in 1893 by 56 Vic., cap. 76, and in 1899 by 62–63 Vic., cap. 90. Commenced business in Canada, Aug. 21, 1847.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash. . . . $ 1,000,000 00

(*For List of Shareholders, see Appendix.*)

ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate held by the company, including company's buildings in Toronto, Montreal, Hamilton, Winnipeg, St. John and elsewhere	$ 1,762,633 99
Amount secured by way of loans on real estate, by bond or mortgage, first liens	4,506,711 29
Amount of loans secured by bonds, stocks or other marketable collaterals	368,093 66

Viz. : Upon stocks and bonds of—

		Par value.	Market value.	Amount loaned thereon.
150	shares Canadian General Electric Co .	$ 15,000 00	$ 25,837 00	$ 19,500 00
1195	" New Brunswick and Canada Railway (Common)	119,500 00	47,800 00	50,000 00
117	" New Brunswick and Canada Railway (Debenture)	£ 2,340 stg.	7,972 00	
100	" St. Stephen and Milltown Railway	5,000 00	5,000 00	4,500 00
150	" Canadian Pacific Railway	15,000 00	19,950 00	20,000 00
100	" Standard Bank	5,000 00	12,000 00	
30	" Bank of Hamilton	3,000 00	6,495 00	5,500 00
75	" Canadian Bank of Commerce	3,750 00	6,260 00	
60	" Bank of Nova Scotia	6,000 00	16,200 00	14,500 00
80	" St Stephen and Milltown Railway	4,000 00	4,000 00	3,500 00
12	" Imperial Bank of Canada	1,200 00	2,760 00	
15	" Canadian Bank of Commerce	750 00	1,252 00	
26	" Hamilton Provident and Loan Society	2,600 00	3,120 00	
193	" Dominion Coal	19,300 00	12,159 00	20,000 00
5	" Standard Bank of Canada	250 00	660 00	
14	" Hamilton Gas Light Company	560 00	896 00	
5	" Bell Telephone Company	500 00	800 00	

CANADA LIFE—*Continued.*

ASSEST AS PER LEDGER ACCOUNTS—*Continued*

		Par value.	Market value	Amount loaned thereon.
40 shares	Canadian Bank of Commerce...	2,000 00	3,340 00	5,000 00
20 "	Hamilton Provident and Loan Society.....	2,000 00	2,400 00	
20 "	Central Canada Loan and Savings Company	2,000 00	3,360 00	28,579 28
125 "	Imperial Bank of Canada.....	12,500 00	28,750 00	
93 "	St. Catharines Gas Company...	9,300 00	9,300 00	
2400 "	British America Assurance Co..	60,000 00	60,000 00	50,000 00
450 "	Winnipeg Street Railway.....	45,000 00	49,500 00	22,500 00
27 "	Toronto Railway.	2,700 00	2,835 00	6,570 17
50 "	Ontario Bank	5,000 00	6,500 00	
100 "	Central Canada Loan & Savings Co ($20 paid)	2,000 00	3,000 00	2,400 00
43 "	Bank of Hamilton	4,300 00	9,410 00	5,000 00
35 "	Canadian General Electric Co..	3,500 00	6,029 00	4,550 00
73 "	Hamilton Cataract Power, Light and T. Co. (Preferred stock)..	7,300 00	6,789 00	4,500 00
17 "	Toronto Junction Debentures...	17,000 00	14,917 00	8,403 05
5 "	Ingersoll Water Works bonds...	2,500 00	2,500 00	2,600 00
36 "	First Mortgage 6 p. c. bonds, Petrolea Electric Light, Heat and Power Co.....	18,000 00	18,000 00	18,000 00
	Policy No. 43590 Canada Life Assurance Company.	3,000 00	896 00	
	Policy No. 39069 Canada Life Assurance Company.....	2,000 00	604 00	
	and portion of Annual Indemnity as Judge of Superior Court of Lower Canada for months of October, November and December in each year, amounting to $1,000, and continued for four years...	4,000 00	3,493 00	2,000 00
10 "	The Cobourg Water and Electric Company Bonds ($500 each) .	5,000 00	5,000 00	5,000 00
145 "	Electrical Development Company of Ontario, Limited ($500 each).....	70,500 00	70,500 00	54,541 16
	Free Policy No. 122249 Equitable Life Assurance Society of New York.....	924 00	461 00	350 00
	Policy No. 84432 Standard Life Assurance Company.....	1,000 00	784 00	600 00
	Policy No. 33077 Sun Life Assurance Company, on the Endowment System, due 1st September, 1906	1,000 00	891 00	600 00
	Policies in the Standard Life Assurance Company, Equitable Life Assurance Society, Mutual Life Assurance Company, and Canada Life Assurance Company.....	40,000 00	28,401 00	10,000 00
	Total.....			$ 368,093 66

(Amount of loans, as above, on which interest has been overdue for one year or more previous to statement, $5,600.)

Amount of loans made in cash to policy-holders on the company's policies assigned as collaterals	$	3,474,777 17
Premium obligations on policies in force		29,644 01

CANADA LIFE—*Continued.*

Stocks and bonds owned by the company:—

	Book value.	Par value.	Market value.
Government securities—			
Dominion of Canada 2½ p. c. inscribed stock	$ 131,400 00	$ 146,000 00	$ 125,560 00
Province of Ontario annuities	40,300 65	40,300 65	40,301 00
Province of Quebec inscribed stock, 3 p.c.	132,000 00	150,000 00	129,000 00
Province of Manitoba bonds, 4 p. c	26,043 50	24,333 33	26,044 00
Newfoundland government inscribed stock, 4 p. c	50,613 34	48,666 66	50,613 00
United States 2 p. c. registered bonds	106,000 00	100,000 00	105,000 00
Newfoundland government bonds 3½ p.c.	92,466 66	97,333 33	90,520 00
Province of British Columbia bonds (Treasury), 5 p.c	960,000 00	960,000 00	1,001,837 00
	$1,538,824 15	$1,566,633 97	$1,568,875 00
City—			
New York, U. S. A.	$ 107,510 00	$ 100,000 00	$ 104,000 00
Montreal permanent stock	46,233 33	48,666 66	46,233 00
Toronto, Ont	387,918 21	382,033 33	382,033 00
Toronto Separate Schools	36,022 00	35,000 00	36,022 00
Toronto (Parkdale)	30,000 00	30,000 00	33,405 00
Hamilton	52,535 66	48,666 66	52,536 00
Ottawa	15,616 50	14 500 00	15,617 00
London	41,235 00	40,000 00	41,591 00
Chatham	31,513 82	31,373 08	31,514 00
St. Thomas	73,368 33	73,966 13	74,344 00
Stratford	72,758 25	72,000 00	73,549 00
Kingston	28,000 00	28,000 00	28,000 00
Windsor	94,181 44	93,028 51	96,723 00
Sherbrooke, Que	54,563 60	52,000 00	52,000 00
Hull	53,740 50	55,000 00	55,000 00
Winnipeg, Man	122,681 46	122,123 68	122,679 00
Victoria, B.C	199,000 00	199,000 00	212,775 00
Vancouver, B.C	92,789 75	100,000 00	92,920 00
Kamloops, B.C	15,000 00	15,000 00	16,760 00
Moncton, N.B	15,500 00	15,500 00	16,132 00
Charlottetown, P.E.I	3,097 20	3,000 00	3,097 00
	$1,573,265 05	$1,558,858 05	$1,586,930 00
County—			
Cornwallis, Man	$ 7,462 76	$ 7,240 00	$ 7,696 00
Pontiac, P.Q	100,000 00	100,000 00	108,540 00
Antigonish, N.S	9,188 22	9,600 00	9,124 00
Digby, N.S	11,000 00	11,000 00	11,603 00
East Hants, N.S	8,500 00	8,500 00	8,500 00
Queen's, N.S	7,000 00	7,000 00	7,476 00
Gloucester, N.B	30,411 25	25,000 00	29,727 00
Albert, N.B	4,000 00	4,000 00	4,000 00
Carleton, N.B	7,000 00	7,000 00	7,000 00
Kildonan, Man	20,000 00	20,000 00	21,768 00
	$ 204,562 23	$ 198,740 00	$ 215,374 00
Town—			
Alliston	$ 3,400 00	$ 3,400 00	$ 3,604 00
Almonte	7,357 27	7,357 27	7,357 00
Amherstburg	6,885 91	6,885 91	7,348 00
Aylmer	2,560 61	2,560 61	2,581 00
Berlin	7,998 82	7,998 82	7,999 00
Blenheim	12,178 63	11,596 42	12,111 00
Bothwell	3,476 94	3,476 94	3,477 00
Bowmanville	17,147 99	17,147 99	17,148 00
Bracebridge	18,888 25	18,408 24	19,181 00
Brampton	58,981 99	58,366 06	66,826 00
Brockville	25,141 33	24,922 00	25,141 00
Collingwood	35,382 17	34,046 90	35,846 00
Cornwall	16,878 26	17,866 15	16,878 00
Dresden	17,599 55	17,599 55	17,599 00
Dundas	9,327 03	9,327 03	9,327 00
Dunnville	13,666 39	14 108 50	13,609 00
Durham	10,000 00	10,000 00	10,000 00

CANADA LIFE—*Continued.*

Stocks and bonds owned by the company—*Continued.*

Town—Concluded.	Book value.	Par value.	Market value.
Essex	$ 370 00	$ 370 00	$ 377 00
Fort William	15,891 76	15,891 76	16,544 00
Harriston	21,715 84	21,886 97	21,887 00
Kingsville	12,895 48	13,217 98	13,318 00
Kincardine	4,620 00	4,620 00	4,620 00
Leamington	1,913 16	1,913 16	1,974 00
Lindsay	7,061 06	7,061 06	7,061 00
Mattawa	14,999 12	13,887 42	15,397 00
Mount Forest	29,525 43	29,963 05	29,963 00
Meaford	13,398 47	13,375 50	13,470 00
Orillia (guaranteed by county of Simcoe)	70,914 08	67,756 98	70,914 00
Palmerston	860 86	860 86	861 00
Parkhill	3,758 10	3,500 00	3,850 00
Petrolea	32,911 72	33,085 83	33,590 00
Rat Portage	79,982 97	79,982 97	79,983 00
Ridgetown	1,413 31	1,413 31	1,413 00
Renfrew	5,426 32	5,577 47	5,577 00
Port Arthur	31,536 58	31,536 58	33,840 00
Sarnia	41,338 03	41,486 01	42,466 00
Sault Ste. Marie	33,682 70	37,000 00	37,000 00
Strathroy	1,056 18	1,022 68	1,056 00
Smith's Falls	13,239 82	13,239 82	13,240 00
Thessalon	2,463 29	2,337 81	2,599 00
Thorold	29,856 90	31,116 06	30,010 00
Trenton	17,229 26	16,579 97	17,229 00
Uxbridge	8,580 68	8,580 68	8,675 00
Walkerton	14,571 62	14,121 52	14,610 00
Wallaceburg	2,622 27	2,622 27	2,672 00
Welland	3,420 68	3,420 68	3,421 00
Walkerville	22,966 75	22,966 75	22,967 00
West Toronto Junction	67,150 00	67,150 00	58,929 00
Wiarton	40,266 41	39,992 90	41,112 00
Wingham	11,000 00	11,000 00	11,209 00
Buckingham, Que	1,000 00	1,000 00	1,101 00
Chicoutimi, Que	25,973 47	25,323 88	27,339 00
Maisonneuve	41,062 00	35,000 00	42,060 00
Magog	20,016 41	18,975 00	20,017 00
St. Henri des Tanneries	40,000 00	40,000 00	43,280 00
St. Henri	22,000 00	22,000 00	23,423 00
St. Johns, Que	31,951 44	31,008 11	31,008 00
St. Jerome	35,660 22	34,240 48	34,241 00
Calgary	4,500 00	4,500 00	4,669 00
Gladstone	9,269 50	10,000 00	10,000 00
Edmonton	23,023 96	20,664 72	23,804 00
Red Deer	3,889 57	4,191 61	4,192 00
Minnedosa	553 10	600 00	553 00
Neepawa	48,957 00	49,417 00	51,744 00
Dauphin	9,496 95	9,496 95	9,887 00
South Qu'Appelle	7,484 19	7,300 00	8,394 00
Moosomin	4,790 90	4,840 86	5,049 00
Campbellton, N.B	48,526 56	48,000 00	48,000 00
Chatham, N.B	16,000 00	16,000 00	16,000 00
Newcastle	8,000 00	8,000 00	8,000 00
Annapolis Royal	8,000 00	8,000 00	8,000 00
Dartmouth, N.S	2,000 00	2,000 00	2,071 00
Liverpool, N.S	9,500 00	9,500 00	9,500 00
North Sydney, N.S	5,000 00	5,000 00	5,161 00
Parrsboro	8,200 00	8,200 00	8,200 00
Pictou, N.S	39,939 00	39,000 00	39,777 00
Stellarton, N.S	18,360 00	18,000 00	19,523 00
Sydney, N.S	121,466 90	117,000 00	121,716 00
Truro	66,168 60	65,000 00	65,000 00
Westville, N.S	12,315 60	12,000 00	12,510 00
	$1,618,614 46	$1,597,865 05	$1,642,085 00
Townships—			
Dunwich	$ 1,034 22	$ 1,034 22	$ 1,064 00
Dover	2,693 39	2,610 16	2,684 00
Innisfil	1,514 37	1,482 19	1,520 00

CANADA LIFE—*Continued.*

Stocks and bonds owned by the company—*Continued.*

Townships—Concluded.	Book value.	Par value.	Market value.
Mersea	$ 15,528 84	$ 15,021 75	$ 15,680 00
Mountain	31,304 72	29,298 99	31,888 00
Emily	1,292 66	1,292 66	1,293 00
Maidstone	7,044 91	6,801 87	7,081 00
Osnabruck	3,977 81	4,020 16	4,020 00
Aldborough	4,094 25	4,117 61	4,118 00
Keewatin	6,418 08	6,791 77	6,792 00
	$ 74,903 25	$ 72,471 38	$ 76,140 00
School District—			
Carberry, Man	$ 8,401 56	$ 7,563 74	$ 8,402 00
Hamiota	3,284 02	3,000 00	3,388 00
Moosomin	14,700 00	14,700 00	15,211 00
Prince Albert	17,628 85	17,150 00	18,391 00
Ridgeway	1,038 42	960 00	1,090 00
Saskatoon	15,498 10	14,260 00	16,509 00
Howard	690 00	690 00	712 00
Pipestone	1,547 33	1,500 00	1,597 00
Gratton	2,987 34	2,890 00	3,198 00
Rosthern	5,443 55	5,100 00	5,825 00
Martin	4,320 00	4,320 00	4,641 00
Stinson	900 00	900 00	928 00
Strathcona	5,276 42	5,100 00	5,463 00
Winnipeg	200,000 00	200,000 00	200,000 00
Red Deer	5,076 20	4,950 00	5,410 00
High River	4,091 55	4,050 00	4,402 00
Lethbridge	7,776 00	7,600 00	8,187 00
Summerville	1,350 00	1,350 00	1,409 00
Elva	2,850 00	2,850 00	3,070 00
Fertle	1,206 59	1,170 00	1,272 00
Hampton	918 00	900 00	964 00
Lake De May	612 00	600 00	648 00
Crandall	2,000 00	2,000 00	2,159 00
Garfield	1,045 56	1,000 00	1,095 00
Reston	5,773 86	6,000 00	6,240 00
Fort Saskatchewan	4,222 79	4,000 00	4,641 00
Elmdale	1,033 87	1,000 00	1,095 00
	$ 319,672 01	$ 315,603 74	$ 325,947 00
Village—			
Caledonia	$ 1,000 00	$ 1,000 00	$ 1,010 00
Campbellford	10,954 40	11,177 88	11,178 00
Exeter	4,500 00	4,500 00	4,565 00
Fenelon Falls	38,610 00	39,000 00	39,000 00
Georgetown	5,800 00	5,800 00	6,252 00
Glencoe	2,424 04	2,364 54	2,455 00
Port Perry	15,373 10	15,714 67	15,715 00
Tilbury	5,791 69	5,530 72	5,979 00
Winchester	2,218 01	2,218 01	2,218 00
Lakefield	5,492 70	6,000 00	5,656 00
Rigaud	3,618 90	3,618 90	3,832 00
St. Aimé	479 00	479 00	481 00
Souris, P.E.I.	1,896 90	2,000 00	2,000 00
Daly, Man	4,951 01	4,500 00	4,951 00
Kemptville	1,372 13	1,372 13	1,372 00
Teeswater	1,286 06	1,286 06	1,286 00
Port Colborne	6,241 91	6,241 91	6,242 00
Madoc	10,881 51	10,881 51	10,882 00
Elmira	4,475 57	4,475 57	4,476 00
Hanover	13,968 59	14,165 10	14,165 00
Dundalk	4,090 45	4,090 45	4,090 00
Woodville	3,243 27	3,382 46	3,383 00
Grimsby	12,295 03	12,295 03	13,033 00
Cayuga	7,413 04	7,731 29	7,731 00
	$ 168,377 31	$ 169,825 23	$ 171,952 00
Railway bonds—			
Canada Atlantic Railway	$ 200,000 00	$ 200,000 00	$ 204,000 00
Central Counties Railway	210,900 00	222,000 00	222,000 00

CANADA LIFE—*Continued.*

Stocks and bonds owned by the Company—*Continued*:—

Railway bonds—Concluded.	Book value.	Par value.	Market value.
Canadian Northern Railway, Land Grant bonds	489,000 00	500,000 00	500,000 00
Canadian Northern Railway, Ontario Division (guaranteed by Province of Manitoba)	170,333 33	170,333 33	177,147 00
Canadian Northern Railway, First Mortgage (guaranteed by Province of Manitoba)	97,333 33	97,333 33	101,227 00
Manitoba and South-Eastern Railway (guaranteed by Province of Manitoba)	$ 97,333 33	$ 97,333 33	$ 101,227 00
San Paulo Tramway, Light & Power Co.	88,500 00	100,000 00	90,000 00
Wellington, Grey and Bruce Railway	5,995 74	6,326 66	6,327 00
Kingston and Pembroke Railway (Canadian Pacific Railway System)	273,240 00	300,000 00	286,260 00
Niagara, St. Catharines and Toronto Railway	50,000 00	50,000 00	50,000 00
Bay of Quinte Railway	97,500 00	100,000 00	100,000 00
Toronto Railway Company	802,306 16	767,719 99	808,563 00
Hamilton Railway Company	51,615 00	50,000 00	51,615 00
Montreal Railway Company	79,200 00	75,000 00	79,200 00
Ottawa Railway Company	292,875 00	290,000 00	292,875 00
Hamilton and Dundas Railway	104,740 00	100,000 00	104,740 00
Hamilton, Grimsby and Beamsville Railway	75,593 00	70,000 00	75,593 00
Wyandotte and Detroit River Railway.	51,915 00	50,000 00	52,575 00
Detroit, Rochester, Romeo and Lake Orion Railway	52,770 00	50,000 00	52,770 00
British Columbia Electric Railway and Vancouver Power Company	243,333 33	243,333 33	245,767 00
Ottawa, Arnprior and Parry Sound Railway	800,000 00	800,000 00	816,000 00
	$4,334,483 22	$4,339,379 97	$4,417,886 00
Miscellaneous bonds—			
Central Canada Loan and Savings Co.	$ 150,000 00	$ 150,000 00	$ 150,000 00
Sun and Hastings Savings and Loan Company of Ontario, Limited	5,000 00	5,000 00	5,000 00
Toronto Savings and Loan Company	60,000 00	60,000 00	60,000 00
Dorchester Bridge and Road	6,000 00	6,000 00	6,000 00
Niagara Falls Suspension Bridge	4,571 23	4,500 00	4,571 00
Cobourg Waterworks	74,500 00	74,500 00	74,500 00
Ingersoll Waterworks	69,000 00	69,000 00	69,000 00
Montreal Water and Power Company, first lien	23,116 67	24,333 33	24,333 00
Victoria Rolling Stock Company	46,015 60	46,000 00	46,016 00
Dominion Rolling Stock Company, First Mortgage bonds	312,199 15	312,199 15	319,287 00
Imperial Rolling Stock Company	316,830 40	341,000 00	341,000 00
Montreal Gas Company	205,779 91	198,666 66	203,527 00
Bell Telephone Company	362,558 00	329,000 00	362,558 00
Dominion Cotton Mills Company	146,000 00	146,000 00	146,000 00
Toronto Hotel Company	27,625 00	30,000 00	30,000 00
Montreal Warehousing Company	125,000 00	125,000 00	125,000 00
Perpetual Annuity Grand Trunk Ry. (guaranteed by Town of Lindsay)	6,594 00	6,594 00	6,594 00
Dominion Iron amd Steel Company	70,000 00	100,000 00	83,000 00
Montreal Harbour	364,759 50	359,000 00	364,760 00
Quebec Harbour	80,000 00	80,000 00	80,000 00
Toronto Electric Light Company	356,300 00	350,000 00	356,300 00
Ottawa Electric Light Company	284,225 40	269,000 00	284,225 00
Stadacona Water, Light and Power Co.	10,033 74	10,033 74	10,034 00
Electrical Development Company of Ontario	90,000 00	100,000 00	90,000 00
Montreal Light, Heat and Power Co.	250,000 00	250,000 00	255,000 00
Brandon Electric Light Company	39,660 00	40,000 00	40,000 00
Hamilton Cataract Power, Light and T. Company	99,000 00	100,000 00	100,000 00
Union Electric Light and Power Co.	198,500 00	200,000 00	205,000 00
Lincoln Electric Light and Power Co.	71,119 25	75,000 00	75,000 00
Freehold Realty Company, Limited	37,500 00	37,500 00	37,500 00
Cape Breton Real Estate Company	412,120 43	412,120 43	423,529 00
	$4,304,008 28	$4,310,447 31	$4,377,734 00

CANADA LIFE—*Continued.*

Stocks and bonds owned by the Company—*Concluded* :—

Stocks—	Book value.	Par value.	Market value.
Canadian Bank of Commerce	$ 348,162 98	$ 226,800 00	$ 378,756 00
Dominion Bank	175,047 49	75,000 00	188,250 00
Bank of Hamilton	288,000 00	144,000 00	311,760 00
Imperial Bank of Canada	174,382 00	84,000 00	193,200 00
Bank of Montreal	171,000 00	70,000 00	178,500 00
Merchants Bank of Canada	111,247 50	67,500 00	113,400 00
Molsons Bank of Canada	5,700 00	3,000 00	6,600 00
Bank of Nova Scotia	$ 34,250 00	$ 15,000 00	$ 40,500 00
Standard Bank of Canada	47,820 12	25,000 00	60,000 00
Bank of Toronto	136,800 00	60,000 00	139,800 00
Bank of Ottawa	6,333 75	3,100 00	6,665 00
Ontario Bank	12,800 00	10,000 00	13,000 00
Metropolitan Bank	188,000 00	100,000 00	200,000 00
Canadian Pacific Railway Co. (Preferred)	194,666 66	194,666 66	204,400 00
New Brunswick and Canada Railway Company (Common stock)	2,440 00	6,100 00	2,440 00
New Brunswick and Canada Railway Company (Debenture stock)	528 00	754 33	528 00
St. Stephen and Milltown Railway	26,000 00	26,000 00	26,000 00
Twin City Rapid Transit Company	198,250 00	200,000 00	212,500 00
Hamilton Gas Light Company	8,960 00	8,960 00	14,336 00
Consumers' Gas Company of Toronto	178,185 00	84,850 00	178,185 00
National Trust Company, Limited	392,641 25	293,300 00	415,020 00
Toronto General Trusts Corporation	47,114 25	34,500 00	56,925 00
Huron and Erie Loan and Savings Co.	37,648 00	22,300 00	40,363 00
Canada Landed and National Investment Company	4,500 00	5,000 00	5,300 00
Montreal Telegraph Company	13,840 00	8,000 00	12,800 00
Dominion Telegraph Company	8,643 00	6,700 00	8,040 00
Dominion Coal Company, Limited	284,825 00	310,000 00	195,300 00
Canadian General Electric Company	15,250 00	10,000 00	17,250 00
Electrical Development Company of Ontario, Limited		100,000 00	40,000 00
	$3,113,035 00	$2,194,530 99	$3,259,818 00
Summary—			
Government	$1,538,824 15	$1,566,633 97	$1,568,875 00
City	1,573,265 05	1,558,858 05	1,586,930 00
County	204,562 23	198,740 00	215,374 00
Town	1,618,614 46	1,597,865 05	1,642,085 00
Township	74,903 25	72,471 38	76,140 00
School District	319,672 01	315,603 74	325,947 00
Village	168,377 31	169,825 23	171,952 00
Railway	4,334,483 22	4,339,379 97	4,417,886 00
Miscellaneous	4,304,008 28	4,310,447 31	4,377,734 00
Stocks	3,113,035 00	2,194,530 99	3,259,818 00
	$17,249,744 96	$16,324,355 69	$17,642,741 00

Total debentures, stocks, &c., carried out at book value		$ 17,249,744 96
Cash at head office		17,297 45
Cash in banks, viz.:—		
Metropolitan Bank, Toronto	$ 31,919 17	
Bank of Scotland, London, England	3,579 11	
Bank of Nova Scotia, Toronto	84,857 15	
Bank of Montreal, Toronto	11,661 48	
Canadian Bank of Commerce, Toronto	17,055 64	
Canadian Bank of Commerce, New York	9,527 18	
Canadian Bank of Commerce, London, Eng	30,426 40	
		189,026 13
Cash in Central Canada Loan and Savings Company (at interest)		83,776 04
Total		$ 27,681,704 70

CANADA LIFE—*Continued.*

OTHER ASSETS.

Difference between market value and account value of stocks, bonds, &c.		$ 392,996 00
Interest due	$ 26,695 05	
Interest accrued	319,977 91	
Total carried out		346,672 96
Rents due	$ 2,342 10	
Rents accrued	14,127 30	
Total carried out		16,469 40
Net amount of uncollected and deferred premiums on new business, $100,605.65; on renewals, $526,150.29		626,755 94
Total assets		$ 29,064,599 00

LIABILITIES.

Amount computed to cover the net present value of all policies in force	$ 24,302,100	
Reserve for reversionary additions and premium reductions	2,114,552	
Reserve for life annuities	211,242	
Total	$ 26,627,894	
Deduct value of policies reinsured	219,244	
*Net reinsurance reserve		$26,408,650 00
Claims for death losses due and unpaid	$ 37,601 50	
Claims for death losses unadjusted but not resisted	136,082 73	
Total ($1,000 of which accrued in previous years)		173,684 23
Present value of unpaid instalments of death claims		63,761 00
Reserve on cancelled policies upon which a surrender value may be demanded		33,670 00
Amount of dividends or bonuses to policy-holders due and unpaid		16,126 80
Premiums paid in advance		1,360 98
Annuity claims due and unpaid		920 00
Total liabilities		$26,698,173 01
Surplus on policy-holders' account		$ 2,366,425 99
Capital stock paid up		1,000,000 00

INCOME.

Cash received for premiums	$ 3,024,722 62	
Premiums paid by dividends	30,925 90	
Cash received for annuities	31,995 70	
Total	$ 3,093,644 22	
Deduct premiums paid to other companies for reinsurance	50,466 07	
Net premium income (first year $431,410.94; renewal, $2,579,771.51; annuity, $31,995.70)		$ 3,043,178 15
Received for interest and dividends		1,159,191 62
Profit on sale of securities		45,660 24
Amount received for rents		45,659 88
Total income		$ 4,293,689 89

*Upon basis of Institute of Actuaries' Hm. Table of Mortality, with 3½ per cent interest for business up to January 1, 1900, and Hm. 3 per cent for business since January 1, 1900.

CANADA LIFE—*Continued.*

EXPENDITURE.

Cash paid for death losses (including $109,962.28 bonus additions)...	$ 1,321,991 11	
Premium obligations used in payment of same	5,806 77	
Payments on matured instalment policies	3,980 00	
Total net amount paid for death claims (of this amount $106,912.99 accrued in previous years, including profits, $10,430.99)	$ 1,331,777 88	
Total net amount paid for matured endowments (including $29,600.76 bonus additions)	248,457 76	
Total net amount paid for death claims and matured endowments		$ 1,580,235 64
Cash paid to annuitants		23,597 01
Cash paid for surrendered policies		76,500 95
Cash dividends paid to policy-holders		31,292 18
" applied in payment of premiums		36,925 90
Total amount paid to policy-holders		$ 1,748,551 68
Cash paid stockholders for interest or dividends		79,819 25
Commissions, salaries and other expenses of officials		681,292 71
Taxes, licenses, fees or fines		38,692 92
Miscellaneous payments, viz. :—Solicitor's charges, $8,786.62 ; travelling expenses of agents and others $22,950.92; rents, $82,582.32 ; fuel, gas and electric light, $1,675.03 ; stationery, $9,458.38 ; printing, $10,241.79 ; advertising, $12,806.46 ; books and periodicals, $1,783.77 ; postage and exchange, $15,929.01 ; furniture, &c., $8,597.47 ; telegrams and telephones, $2,510.54 ; telephones rents, $3,288.81 ; express and freight, $,059.48 ; sundries, $17,944.03		201,614 63
Total expenditure		$ 2,749,971 19

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1903	$ 26,131,284 61
Amount of cash income as above	4,293,689 89
Amounts recovered on items that had previously been written down	19,621 35
Total	$ 30,444,595 85
Amount of expenditure as above	$ 2,749,971 19
Amount written off Government securities	12,919 96
Total	$ 2,762,891 15
Balance, net ledger assets, December 31, 1904	$ 27,681,704 70

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at December 31, 1903	$ 35,233 13
Premium obligations received during the year	706 10
Total	$ 35,939 23

CANADA LIFE—*Continued.*

PREMIUM NOTE ACCOUNT—*Continued.*

Deductions during the year, viz.:—		
Amount of obligations used in payment of claims	$	5,806 77
" " in purchase of surrendered policies		66 40
" " redeemed in cash		422 05
Total deductions	$	6,295 22
Balance, premium obligations at December 31, 1904	$	29,644 01

MISCELLANEOUS.

Number of new policies reported during the year as taken 5,792		
Amount of said policies		$11,211,721 00
Amount of said policies reinsured in other licensed companies in Canada		128,000 00
Number of policies become claims during the year 722		
Amount of said claims (including bonus, $149,126.76)		1,660,525 86
Number of policies in force at date 48,623		
Amount of said policies	$ 98,596,525 86	
Bonus additions	3,209,418 24	
Total	$ 101,805,944 10	
Deduct amount of said policies reinsured in other licensed companies in Canada (including bonus additions, $15,418.25)	1,279,767 23	
Net amount of policies in force at December 31, 1904		$100,526,176 87
Number of life annuities in force at December 31, 1904 44		
Amount of annual payments thereunder	$	26,469 85

EXHIBIT OF POLICIES.

Policies in force at beginning of year.	No.	Amount.	No.	Amount.
Whole life	34,268	$ 72,806,952 58		
Endowment	10,740	18,745,811 08		
Term and all other	168	603,635 00		
Bonus additions		3,374,711 50		
			45,176	$ 95,531,110 16
New policies issued.				
Whole life	4,166	$ 8,493,708 00		
Endowment	2,420	4,082,568 00		
Term and all other	97	467,227 00		
			6,683	13,043,503 00
Old policies revived			59	117,130 37
Old policies changed and increased			10	39,990 20
Total			51,928	$103,731,733 73
Deduct policies decreased or ceased to be in force			3,305	6,925,789 63
Policies in force Dec. 31, 1904.				
Whole life	36,237	$76,515,166 78		
Endowment	12,175	21,155,930 08		
Term and all other	211	925,429 00		
Bonus additions		3,209,418 24		
			48,623	$101,805,944 10

CANADA LIFE—*Continued.*

DETAILS OF POLICIES TERMINATED, ETC.

	No.	Amount.
Terminated by death	584	$ 1,412,068 10
" maturity	138	248,457 76
" expiry	55	146,433 00
" surrender	220	475,015 32
" lapse	1,394	2,687,721 04
" change and decrease	10	109,603 41
Policies not taken	904	1,846,491 00
Total terminations	3,305	$ 6,925,789 63

DETAILS OF POLICIES REINSURED.

	No.	Amount.
Whole life	117	$ 966,256 98
Endowment	24	283,092 00
Terms, &c	2	15,000 00
Bonus additions		15,418 25
Total	143	$ 1,279,767 23

BUSINESS DONE OUTSIDE OF CANADA.

(Included in above Statement.)

ASSETS OUTSIDE OF CANADA.

Amount secured by way of loans on real estate, by bonds or mortgages, first liens		$ 156,000 00
Amount of loans secured by bonds, stocks or other marketable collaterals		50,000 00
Amount of loans to policy-holders on the company's policies assigned as collaterals		350,359 82
Value in account of stocks, bonds and debentures		858,025 00
Cash in banks		43,532 69
Total ledger assets		$ 1,457,917 51
Market value of stocks, &c., over ledger value		14,953 00
Interest accrued	$ 19,371 44	
Total carried out		19,371 44
Net amount of uncollected and deferred premiums, on new business, $67,969.43; on renewals, $141,756.30		209,725 73
Total assets outside of Canada		$ 1,701,967 68

LIABILITIES OUTSIDE OF CANADA.

Amount computed to cover the net present value of policies in force outside of Canada	$ 2,993,727
Reserve for reversionary additions and premium reductions	108,990
Reserve for life annuities	48,765
Total	$ 3,151,482
Less value of policies reinsured	80,904

CANADA LIFE—*Continued.*

LIABILITIES OUTSIDE OF CANADA—*Concluded.*

Net reinsurance reserve		$ 3,070,578 00
Claims for death losses due and unpaid	$ 2,487 00	
" " unadjusted but not resisted	4,212 50	
Total unsettled claims		6,699 50
Present value of unpaid instalments of death claims		27,195 00
Annuity claims due and unpaid		920 00
Surrender values claimable on policies cancelled		10,424 00
Amount of dividends to policy-holders due and unpaid		1,112 06
Total liabilities outside of Canada		$ 3,116,928 56

PREMIUM INCOME OUTSIDE OF CANADA.

Cash received for premiums	$	814,932 13
Premiums paid by dividends		1,732 22
Cash received for annuities		22,713 70
Total	$	839,378 05
Less premiums paid to other companies for reinsurances		24,120 60
Total premium income outside of Canada (first year, $220,852.17; renewal, $571.691.58; annuity, $22,713.70)	$	815,257 45

PAYMENTS TO POLICY-HOLDERS OUTSIDE OF CANADA.

Cash paid for death losses (including $1,888.39 bonus additions; of which $12,701.66, including $246.66 bonus additions accrued in previous year)	$	79,978 39
Cash paid on matured instalment policies		1,250 00
Cash paid for matured endowments (including $1,500.43 bonus additions)		17,500 43
Cash paid to annuitants		2,434 41
Cash paid for surrendered policies		11,127 68
Cash dividends paid policy-holders	$ 1,800 40	
" applied in payment of premiums	1,732 22	
Total carried out		3,532 62
Total payments to policy-holders outside of Canada	$	115,823 53

MISCELLANEOUS.

Number of new policies reported during the year as taken in other countries	2,912	
Amount of said policies	$	5,767,729 00
Amount of said policies reinsured in other companies		113,000 00
Number of policies become claims	46	
Amount of said claims		100,924 16

CANADA LIFE—*Concluded.*

MISCELLANEOUS—*Concluded.*

Number of policies in force in other countries at date	9,909	
Amount of said policies	$ 22,953,257 50	
Bonus additions thereon	167,022 90	
	$ 23,120,280 40	
Amount of said policies reinsured in other licensed companies in Canada (including $4,905 bonus additions)	653,252 99	
Net amount in force at December 31, 1904		22,467,027 41
Number of life annuities in force outside of Canada	15	
Annual payments thereunder		$ 4,962 98

EXHIBIT OF POLICIES (BUSINESS OUTSIDE OF CANADA).

Policies in force at beginning of year.	No.	Amount.	No.	Amount.
Whole life	5,113	$ 13,811,270 50		
Endowment	2,723	4,945,222 00		
Term and all other	57	189,135 00		
Bonus additions		170,820 69		
			7,893	$ 19,116,448 19
New policies issued.				
Whole life	2,077	$ 4,477,629		
Endowment	1,426	2,432,778		
Term and all other	63	278,429		
			3,566	7,188,836 00
Old policies revived			19	58,858 00
Transfer to foreign branches			28	73,126 92
Total			11,506	$ 26,437,269 11
Deduct policies transferred or ceased to be in force			1,597	3,316,988 71
Policies in force Dec. 31, 1904.				
Whole life	6,210	$ 16,207,878 50		
Endowment	3,614	6,389,951 00		
Term and all other	85	355,428 00		
Bonus additions		167,022 90		
			9,909	$ 23,120,280 40

DETAILS OF TERMINATIONS.

	No.	Amount.
Terminated by death	37	$ 83,423 73
" maturity	9	17,500 43
" expiry	24	87,933 00
" surrender	29	73,182 55
" lapse	852	1,687,211 25
" change and decrease		37,427 75
Policies not taken	646	1,330,310 00
Total	1,597	$ 3,316,988 71

DETAILS OF POLICIES REINSURED.

	No.	Amount.
Whole life	58	$ 586,795 99
Endowment	5	46,552 00
Term and all other	2	15,000 00
Bonus additions		4,905 00
	65	$ 653,252 99

THE COMMERICAL UNION ASSURANCE COMPANY (LIMITED).

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

Chairman—W. MURRAY GUTHRIE, M.P. | Secretary—HENRY MANN.

Principal Office—19 and 20 Cornhill, London, England.

Chief Agent in Canada—JAMES MCGREGOR. | Head Office in Canada—Montreal.

(Incorporated September 28, 1861. Commenced business in Canada, September 11, 1863.)

CAPITAL.

Amount of capital authorized and subscribed for	$ 12,166,666 67
Amount paid up	1,216,666 67

ASSETS IN CANADA.

(Specially Life Department.)

Amount secured by way of loans on real estate in Canada, by bond or mortgage—first liens		$ 899,384 32
Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals (of this amount $2,772.06 is on policies issued subsequent to March 31, 1878)		14,361 41
Premium obligations on Canadian policies in force (of this amount $1,268 is on policies issued subsequent to March 31, 1878)		4,139 85

Stocks deposited with the Receiver General :—

	Par value.	Market value.
Cape of Good Hope 4 p.c. stock	$ 107,066 67	$ 119,279 01
Canada 4 p.c. stock	29,200 00	29,492 00
Canada Permanent Mortgage Corporation debenture	24,333 33	24,333 33
Queensland 4 p.c. bonds	29,200 00	29,784 00
Total par and market values	$ 189,800 00	$ 193,888 34

Carried out at market value		193,888 34
Cash at head office		65 60
Cash in Bank of Montreal, Montreal		1,051 01
Interest due and accrued		9,636 60
Gross premiums due and uncollected on Canadian policies in force	$ 3,606 54	
Gross deferred premiums on same	930 14	
Total outstanding and deferred premiums	$ 4,536 68	
Deduct cost of collection at 10 per cent	453 66	
Net outstanding and deferred premiums (of this amount $2,660.71 is on policies issued subsequent to March 31, 1878)		4,083 02
Total assets in Canada		$ 1,126,610 15

COMMERICAL UNION—*Continued.*

LIABILITIES IN CANADA—LIFE DEPARTMENT.

Under policies issued previous to March 31, 1878.

*Amount computed to cover the net reserve or reinsurance value of all outstanding policies in Canada	$	115,500 60
Reserves for reversionary additions and premium reductions		47,756 60
Total reserve	$	163,257 20
Total liabilities to said policy-holders in Canada	$	163,257 20

Under policies issued subsequent to March 31, 1878.

*Amount computed to cover the net reserve on all outstanding policies in Canada	$	72,630 13
Reserve for reversionary additions and premium reductions		15,169 40
Total reserve	$	87,799 53
Claims for death losses unadjusted but not resisted including $639.23 bonus additions		2,639 23
Total net liabilities to said policy-holders	$	90,438 76
Total net liabilities to all policy-holders in Canada	$	253,695 96

INCOME IN CANADA.

Gross amount of premiums received in cash during the year on life policies in Canada	$	19,936 27
Premiums paid by dividends		129 27
Total premium income	$	20,065 54
Interest on first mortgage loans (remitted direct to head office)		39,562 05
Interest on policy loans and fines for extension		1,118 65
Interest on bank deposit		35 22
Total income in Canada	$	60,781 46

EXPENDITURE IN CANADA.

Amount paid on account of death claims (including bonus additions, $9,537.81 ; $13,297.19 of which accrued in previous year)	$	42,087 98
Cash dividends paid to policy-holders		146 71
Cash dividends applied in payment of premiums in Canada		129 27
Total net amount paid policy-holders in Canada	$	42,363 96
Cash paid for commission, &c		2,372 83
Taxes in Canada		194 39
Miscellaneous payments, viz..—Legal charges, $129 ; insurance superintendance, $9.18 ; postage and exchange, $50.79 ; printing and stationery, $17.60 ; medical fees, $32.50		239 07
Total expenditure in Canada	$	45,170 25

* Institute of Actuaries' Hm. Mortality Table, with 4½ per cent interest for policies issued prior to Jan. 1, 1900 ; and with 3½ per cent interest for policies issued on or after that date

COMMERCIAL UNION—*Continued.*

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	11	
Amount of said policies		$ 45,366 67
Number of policies become claims in Canada during the year	11	
Amount of said claims (including bonus additions, $9,046.52)		31,430 02
Number of policies in force in Canada at date	232	
Amount of said policies	$ 563,984 88	
Bonus additions thereon	98,456 76	
Total net amount in force at December 31, 1904		662,441 64

EXHIBIT OF POLICIES (CANADIAN BUSINESS).

	No.	Amount.	No.	Amount.
In force at beginning of year :—				
Whole life policies	208	$ 538,789 12		
Endowments	29	44,239 26		
Term and other	1	973 33		
Bonus additions		107,311 10		
			238	$ 691,312 81
New policies issued :—				
Whole life	8	$ 29,866 67		
Endowments	3	15,500 00		
Bonus additions		439 40		
			11	45,806 07
Total			249	$ 737,118 88
Deduct terminated			17	74,677 24
In force at end of year :—				
Whole life	200	$ 504,272 29		
Endowments	31	58,739 26		
Term and other	1	973 33		
Bonus additions		98,456 76		
			232	$ 662,441 64

DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Terminated by death	11	$ 31,430 02
" lapse	6	43,247 22
Total terminated	17	$ 74,677 24

DETAILS OF POLICIES ISSUED PRIOR TO MARCH 31, 1878.

	No.	Amount.
Policies in force at beginning of year (including bonuses, $78,946.82)	115	$ 298,073 35
Bonuses added during the year		131 64
Policies terminated (including bonuses, $5,904.94)	6	18,071 60
Policies in force at December 31, 1904 (including bonuses, $73,173.52)	109	$ 280,133 39

COMMERCIAL UNION—*Continued.*

General Business Statement for the Year ended December 31, 1904.

Life Revenue Account.

	£	s.	d.
Amount of funds at the beginning of the year—			
Life assurance fund	2,619,089	0	11
Investment reserve fund	23,431	12	0
	£ 2,642,520	12	11
New premiums	£ 30,273 1 7		
Renewal premiums	285,685 11 0		
	£ 315,958 12 7		
Deduct reassurances	53,640 2 8		
	262,318	9	11
Consideration for annuities	£ 8,195 17 7		
Deduct reassurances	636 0 0		
	7,559	17	7
Interest and dividends	111,878	18	0
Fines	240	0	4
Registration fees	107	17	6
Profit on realization of investments	3,314	18	0
	£ 3,027,940	14	3

	£	s.	d.
Claims under policies (including bonus additions), after deduction of sums reassured	154,119	4	10
Endowment assurances matured	15,192	4	0
Surrenders	10,440	2	2
Annuities	5,421	18	4
Reduction of premiums by bonus	647	7	7
Commission	12,773	0	10
Expenses of management	23,609	4	6
Cash bonuses to policy-holders	2,438	8	5
Bad debt	3	4	2
Amount of funds at the end of the year—			
Life assurance fund £ 2,776,549 9 5			
Investment reserve fund 26,746 10 0			
	2,803,295	19	5
	£ 3,027,940	14	3

COMMERCIAL UNION—*Concluded.*

Balance Sheet of Life Department.

LIABILITIES.	£	s.	d.
Assurance fund	2,776,549	9	5
Life investment reserve fund	26,746	10	0
Claims outstanding	26,617	17	9
Reassurance premiums due, but not paid	6,707	14	0
Commission due, but not paid	1,919	16	6
Annuities "	169	4	10
Suspense account	2,565	13	4
Interest received in advance of due dates	7,433	3	11
	£ 2,848,709	9	9

ASSETS.	£	s.	d.
Mortgages on property within the United Kingdom	995,846	19	5
Mortgages on property out of the United Kingdom	306,373	3	3
Mortgages on rates raised under Acts of Parliament	108,575	4	4
Loans upon life interests and reversions	341,012	6	3
Loans upon personal security	51,080	17	0
Loans on the company's policies	94,887	9	10
Reversions purchased	84,029	17	8
Investments—			
Indian and Colonial government securities	107,990	16	2
Foreign government securities	31,608	0	0
United States railway bonds	194,108	9	6
Railway and other debentures and debenture stocks	337,794	13	10
Railway and other stocks and shares	53,521	10	10
Freehold ground rents	13,400	0	0
Life policy purchased	2,061	0	2
Branch and agency balances	46,915	18	5
Outstanding premiums	16,605	0	6
" interest	11,281	19	4
Cash—			
On deposit with the general fund of the company (£ 30,954 3 10)			
With bankers and in hand (20,858 3 7)			
	51,812	7	5
Bills receivable	103	15	10
	£ 2,848,709	9	9

THE CONFEDERATION LIFE ASSOCIATION.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—WILLIAM H. BEATTY. | Managing Director and Chief Agent—J. K. MACDONALD.

Head Office—Toronto.

(Incorporated April 14, 1871, by 34 Vic., cap. 54; amended in 1874 by 37 Vic., cap. 88, and in 1879 by 42 Vic., cap. 72, and in 1890 by 53 Vic., cap 45. Commenced business in Canada, October 31, 1871.)

CAPITAL.

Amount of capital authorized and subscribed for	$ 1,000,000 00
Amount paid up in cash	100,000 00

(For List of Stockholders, see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

Value in account of real estate held by the company (including company's buildings in Toronto and Winnipeg)	$ 1,366,254 92
Amount secured by way of loans on real estate, by bond or mortgage, first liens	4,063,551 47
Amount of loans as above on which interest has been overdue for one year or more previous to statement	$65,797.55.
Amount of loans secured by bonds, stocks or other marketable collaterals	42,013 39

	Par value.	Market value.	Amount of loan.
Ontario Bank	$ 23,766 66	$ 34,960 00	$ 20,331 93
London and Canadian Loan Co	4,200 00		
London and Canadian Loan Co	800 00	776 00	371 45
Imperial Bank	4,200 00	9,660 00	6,385 01
Canadian General Electric	15,000 00	25,800 00	14,925 00
Total	$ 47,966 66	$ 71,196 00	$ 42,013 39

Amount of loans made in cash to policy-holders on the company's policies assigned as collaterals	1,146,177 55

CONFEDERATION LIFE—*Continued.*

List of debentures, December 31, 1904:—

City—	Par value.	Cost.	Market value.
Winnipeg, Man.	$ 75,000 00	$ 73,037 00	$ 67,200 00
Kingston, Ont.	16,767 04	18,834 88	18,100 00
St. John, N.B.	41,[illegible]00 00	42,083 26	42,122 00
Vancouver, B.C.	50,000 00	51,824 39	53,285 00
New Westminster, B.C.	230,000 00	230,000 00	239,480 00
Charlottetown, P.E.I.	9,500 00	9,685 38	9,554 00
St. Hyacinthe, P.Q.	3,000 00	3,082 20	3,082 00
Stratford, Ont.	5,000 00	5,397 88	5,443 00
Regina, Assa	10,000 00	10,000 00	10,400 00
St. Henri, P.Q.	116,000 00	120,722 60	121,730 00
Chatham, Ont.	37,039 57	37,039 57	37,040 00
Fredericton, N.B.	8,541 78	8,541 78	8,542 00
London, Ont.	120,000 00	118,915 00	114,432 00
London West, Ont.	5,000 00	5,094 46	5,094 00
	$ 727,348 39	$ 734,258 40	$ 735,504 00
Town—			
Amherst, N.S.	$ 9,000 00	$ 9,350 00	$ 9,000 00
Arnprior, Ont.	6,606 79	6,630 27	6,606 00
Berlin, Ont.	89,503 07	90,140 07	88,332 00
Annapolis Royal, N.S.	8,500 00	8,513 00	8,500 00
Brockville, Ont.	20,336 77	20,336 77	20,336 00
Carberry, Man.	2,261 42	2,279 42	2,261 00
Campbellton, N.B.	20,000 00	20,000 00	20,000 00
Chatham, N.B.	10,000 00	10,130 00	10,000 00
Cookshire, Que.	5,420 53	5,525 53	5,420 00
Dartmouth, N.S.	4,000 00	4,032 00	4,000 00
Dundas, Ont.	3,041 17	2,971 51	2,900 00
Iroquois, Ont.	18,485 70	18,485 70	18,485 00
Lunenburg, N.S.	1,000 00	1,000 00	1,000 00
Moncton, N.B.	7,000 00	7,242 00	7,000 00
Midland, Ont.	3,667 31	4,092 31	4,092 00
New Glasgow, N.S.	37,000 00	37,060 00	37,740 00
Neepawa, Man.	16,000 00	15,774 98	17,050 00
North Sydney, C.B.	60,000 00	60,869 16	60,693 00
Niagara Falls, Ont.	19,433 21	23,195 06	21,960 00
Orillia, Ont.	2,585 00	2,617 00	2,585 00
Port Arthur, Ont.	15,000 00	15,460 07	15,625 00
Portage la Prairie, Man	60,000 00	57,920 36	60,160 00
Parrsboro, N.S.	25,000 00	25,450 00	25,000 00
Pictou, N.S.	62,000 00	62,000 00	62,000 00
Petrolea, Ont.	14,861 07	15,316 07	14,861 00
Stellarton, N.S.	2,000 00	2,000 00	2,000 00
Sydney, C.B.	34,000 00	32,564 49	33,480 00
Simcoe, Ont.	3,718 02	3,875 52	3,875 00
Summerside, P.E.I.	2,500 00	2,550 00	2,500 00
Sarnia, Ont.	8,253 30	8,253 30	8,253 00
Sydney Mines, N.S.	11,500 00	12,015 98	12,016 00
Truro, N.S.	4,500 00	4,635 00	4,500 00
Toronto Junction, Ont.	48,750 00	48,607 94	42,790 00
Windsor, N.S.	18,000 00	18,642 04	18,000 00
Woodstock, N.B.	3,000 00	3,156 00	3,137 00
Lachine, Que.	25,000 00	23,785 00	23,785 00
Parish St. Paul de Montreal	30,000 00	30,671 00	31,377 00
	$ 711,923 36	$ 717,247 55	$ 711,319 00
County—			
Lambton	$ 10,313 74	$ 10,399 74	$ 10,400 00
Cape Breton, N.S.	67,000 00	67,067 00	67,000 00
	$ 77,313 74	$ 77,466 74	$ 77,400 00
Village—			
Aurora, Ont.	$ 10,181 70	$ 10,181 70	$ 10,437 00
Markham, Ont.	746 00	746 00	746 00
Kincardine, Ont.	3,500 00	3,500 00	3,640 00
Brussels, Ont.	22,200 00	23,041 00	22,200 00
Binscarth, Man.	2,550 00	2,711 00	2,860 00
Bridgeburg, Ont.	30,218 94	30,218 94	30,218 00
Chambly Canton, Que.	8,617 94	8,617 94	8,838 00
Chambly Basin, Que.	8,617 94	8,617 94	8,838 00
Cowansville, Que.	20,000 00	21,265 10	21,265 00
Chesley, Ont.	12,442 80	12,442 80	12,443 00
Drummondville, Que.	15,550 93	15,550 93	15,550 00

CONFEDERATION LIFE—*Continued.*

List of debentures, December 31, 1904—*Concluded* :—

Village—Concluded.	Par Value.	Cost.	Market Value.
Milltown, N.B.	$ 30,000 00	$ 30,000 00	$ 30,000 00
Milton, Ont.	8,573 97	8,573 97	8,574 00
Oil Springs, Ont.	2,609 01	2,779 01	2,779 00
Pincher Creek, Alta.	4,000 00	4,056 00	4,125 00
Port Dalhousie, Ont.	5,572 87	5,572 87	5,573 00
Richmond Hill, Ont.	2,605 66	2,605 66	2,707 00
Souris, Man.	6,530 00	6,530 00	6,800 00
Rounthwaite, Man.	790 00	800 00	790 00
Virden, Man.	3,207 38	3,248 29	3,425 00
Wawanesa, Man	3,190 00	3,190 00	3,190 00
Wolseley, Assa.	3,750 00	3,796 00	3,750 00
Windsor Mills, Que.	38,891 76	38,891 76	38,952 00
	$ 244,346 90	$ 246,936 91	$ 247,700 00
Township or School District—			
Agassiz, B.C	$ 5,000 00	$ 5,000 00	$ 5,419 00
Boissevain, Man.	7,500 00	7,839 65	7,840 00
Broadway, Man.	2,000 00	2,040 55	2,100 00
Crystal City, Man.	5,000 00	5,030 00	5,030 00
Estevan, Assa.	750 00	750 00	809 00
Griswold, Man.	1,950 00	2,019 50	2,020 00
Lauder, Man.	1,035 00	1,035 00	1,150 00
Moosejaw, Assa	3,533 32	3,519 92	3,520 00
Medicine Hat, Assa.	3,850 00	3,890 00	3,890 00
McGregor, Man.	7,350 00	7,524 00	7,583 00
Napinka, Man.	1,950 00	2,010 00	2,010 00
Oak River, Man	2,531 93	2,578 16	2,800 00
Oak Land, Man.	2,300 00	2,361 56	2,475 00
Sifton, Man.	7,100 00	7,648 24	7,648 00
South Cypress, Man.	2,123 62	2,157 11	2,260 00
Wallace, Man.	2,200 00	2,266 00	2,310 00
Wapella, Assa.	2,100 00	2,100 00	2,100 00
Gowancroft.	1,900 00	1,900 00	1,900 00
	$ 60,173 87	$ 61,669 69	$ 62,864 00
Sundry—			
Commercial Cable Bonds	$ 25,000 00	$ 25,553 15	$ 23,750 00
Bell Telephone Co. Bonds.	100,000 00	111,792 83	112,000 00
Mexican Government Bonds.	118,250 00	118,333 88	118,333 00
Montreal Light, Heat and Power Co. Bonds.	100,000 00	99,070 00	100,000 00
Standard Loan Co. Bonds.	4,970 00	4,970 00	4,970 00
Toronto Hotel Co. Bonds.	10,000 00	9,311 00	9,000 00
Toronto Electric Light Co. Bonds.	25,000 00	25,000 00	25,000 00
Victoria Rolling Stock Co. Bonds.	73,000 00	67,954 00	67,954 00
Quebec Harbour Commissioners' Bonds.	100,0 0 00	101,259 00	101,259 00
	$ 556,220 00	$ 563,243 86	$ 562,266 00
Stocks—			
Canada Permanent Stock.	$ 61,390 00	$ 74,367 54	$ 74,367 00
Consumers' Gas Co.	44,500 00	94,536 25	94,536 00
Dominion Bank.	21,500 00	50,517 52	52,670 00
Canadian Pacific Railway.	156,000 00	185,409 57	204,317 00
Ontario Bank.	3,900 00	5,113 75	5,000 00
Bank of Hamilton.	8,800 00	19,947 10	18,920 00
Bank of Ottawa.	16,000 00	34,673 51	34,240 00
Imperial Bank.	2,000 00	4,717 13	4,560 00
Bank of Commerce.	15,000 00	22,451 55	24,000 00
Bank of Toronto.	12,300 00	27,686 60	27,686 00
Mackay Companies' Preferred.	142,200 00	119,132 00	152,000 00
Mackay Companies' Common.	127,200 00		
Canadian Govt. Stock and Savings Bank deposit	5,852 94	5,852 94	5,852 94
	$ 616,642 94	$ 644,405 46	$ 698,149 00
Recapitulation—			
Cities.	$ 727,348 39	$ 734,258 40	$ 735,504 00
Towns.	711,923 36	717,247 55	711,319 00
Counties.	77,313 74	77,466 74	77,400 00
Villages.	244,346 90	246,936 91	247,700 00
Townships or School Districts.	60,173 87	61,669 69	62,864 00
Sundry Bonds.	556,220 00	563,243 86	562,266 00
Stocks.	610,790 00	638,552 52	692,296 00
	$2,993,969 20	$3,045,228 61	$3,095,202 00

CONFEDERATION LIFE—*Continued.*

Carried out at cost value		$ 3,045,228 61
Cash at head office		15,608 68
Cash in banks :—		
Canadian Bank of Commerce, Toronto	$ 2,668 12	
Imperial Bank, Toronto	11,085 49	
Bank of Nova Scotia, Halifax	8,901 11	
Ontario Bank, Toronto	11,657 98	
Canadian Bank of Commerce, Vancouver	814 29	
Imperial Bank, Winnipeg	2,782 35	
Bank of Nova Scotia, Jamaica	1,421 74	
United States Banking Co., Mexico, special	138 79	
Imperial Bank, Winnipeg, special	3,000 00	
Bank of Nova Scotia, Halifax, special	600 00	
Union Bank of Halifax, Trinidad, special	449 49	
Bank of Nova Scotia, Jamaica, special	2,047 87	
Ontario Bank, Montreal, special	300 00	
Ontario Bank, Yonge St., special	2,072 25	
Imperial Bank, Brandon, special	500 00	
Bank of Commerce, Vancouver, special	374 85	
Union Bank of Halifax, Trinidad	1,712 41	
		50,526 74
Fire premiums		6,114 90
Advances to employees		8,358 40
Advances for travelling expenses		1,718 48
Current accounts		10,219 35
Total		$ 9,755,772 49

OTHER ASSETS.

Market value of stocks and bonds over cost value		$ 49,973 33
Interest due	$ 43,024 93	
" accrued	133,337 26	
Total		176,362 19
Rents due, $2,429.16 ; accrued, $1,131.96		3,561 12
Net amount of uncollected and deferred premiums : on new business, $61,430.41 ; on renewals, $305,023.18		366,453 59
Total assets		$10,352,122 72

LIABILITIES.

*Amount computed to cover the net present value of all policies in force.	$ 9,213,141 00	
Reserve for reversionary additions	152,614 00	
Reserve for life annuities	135,248 00	
Total	$9,551,003 00	
Deduct value of policies reinsured in other companies	31,270 00	
Total net reinsurance reserve		$ 9,519,733 00
Claims for death losses unadjusted but not resisted		24,705 00
Annuity claims unpaid		3,355 00
Dividends or bonuses to policy-holders unpaid		75,918 34
Amount of dividends to stockholders unpaid		7,500 00

* Reserve at 4½ per cent interest on HM. Mortality Table of Institute of Actuaries, G.B., for policies issued prior to December 31, 1895, and at 3½ per cent for policies issued during the years 1896 to 1899, inclusive, and 3 per cent for policies issued in the years 1900 to 1904 inclusive. The reserve, according to the Government standard, is $9,269,595, and surplus on policy-holder's account, $960,633.96.

CONFEDERATION LIFE—*Continued.*

LIABILITIES—*Concluded.*

Sundry		$ 2,578 55
Due on account of general expenses		7,836 87
Total liabilities		$ 9,641,626 76
Surplus on policy-holders' account		$ 710,495 96
Capital stock paid up		$ 100,000 00

INCOME DURING THE YEAR.

Cash received for premiums		$ 1,191,937 52
Premiums paid by dividends		42,360 53
Cash received for annuities		33,759 22
Total		$ 1,268,057 27
Deduct premiums paid to other companies for reinsurance		5,712 31
Net premium income (first year, $155,087.80; renewal, $1,073,497.94; annuity, $33,759.22)		$ 1,262,344 96
Received for interest		397,509 49
Rents (net)		42,244 97
Total income		$ 1,702,099 42

EXPENDITURE DURING THE YEAR.

Cash paid for death claims ($35,662.25 of which accrued in previous years)	$ 364,140 25	
Payments on matured instalment policies	250 00	
	$ 364,390 25	
Deduct amount received from other companies for reinsured death claims	4,200 00	
Net amount paid for death claims	$ 360,190 25	
Cash paid for matured endowments	237,233 60	
Net amount paid for death claims and matured endowments		$ 597,423 85
Cash paid to annuitants		10,208 22
Cash paid for surrendered policies		49,169 60
Cash dividends paid to policy-holders		23,229 59
Cash dividends applied in payment of premiums		42,360 53
Total paid policy-holders		$ 731,391 79
Cash paid to stockholders for interest or dividends		15,000 00
Commissions, salaries and other expenses of officials		237,901 69
Taxes, licenses, fees or fines		12,389 00
Other expenditure, viz.:—Insurance superintendence, $547.69; solicitor's fees, $2,624.26; postage, $5,541.91; agency expenses, $599.31; medical expenses, $11,316.67; general expenses, $15,690.41; printing and stationery, $9,597.58; advertising and advertising literature, $11,388.53; insurance literature, $660.57; commission on loans, $2,507.92; office furniture, $3,333.89; rents, $16,622.48; commission on mortgage interest, $680.37		81,111 59
Total expenditure		$ 1,077,794 07

CONFEDERATION LIFE—*Continued.*

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets December 31, 1903		$ 9,133,645 65
Amount of income, as above		1,702,099 42
Total		$10,835,745 07
Amount of expenditure, as above	$1,077,794 07	
Net amount written off real estate	4,757 06	
		1,082,551 13
Balance, net ledger assets, December 31, 1904		$ 9,753,193 94

MISCELLANEOUS.

Number of new policies reported during the year as taken	2,980	
Amount of said policies		$ 4,842,588 00
Number of policies become claims during the year (including 179 matured endowments)	405	
Amount of said claims (including matured endowments, $237,094)	$ 590,177 00	
Amount of said claims reinsured in other licensed companies in Canada	4,200 00	
Net amount carried out		585,977 00
Number of policies in force at date	26,644	
Amount of said policies	$ 39,102,629	
Bonus additions	245,218	
Total	$ 39,347,847	
Amount of said policies reinsured in other companies (including $1,252, bonus additions)	174,713	
Net amount of policies in force, December 31, 1904		39,173,134 00
Number of life annuities in force at December 31, 1904	88	
Amount of annual payments thereunder		$ 21,325 81

EXHIBIT OF POLICIES.

Policies in force at December 31, 1903 :—

	No.	Amount.	No.	Amount.
Whole life policies	15,265	$ 22,457,461		
Endowment assurances	8,959	12,382,389		
Term and all other	923	1,601,850		
Bonus additions		245,683		
			25,147	$ 36,687,383
New policies issued :—				
Whole life policies	1,996	$ 3,051,202		
Endowment assurances	989	1,661,062		
Term and all other	113	293,060		
Bonuses added during the year		12,664		
			3,098	5,017,988
Total			28,245	$ 41,705,371
Deduct policies which have ceased to be in force during 1904			1,601	2,357,524
Policies in force at December 31, 1904 :—				
Whole life policies	16,332	$ 24,111,986		
Endowment assurances	9,304	13,168,733		
Term and all other	1,008	1,821,910		
Bonus additions		245,218		
			26,644	$ 39,347,847

CONFEDERATION LIFE—*Continued.*

Details of policies terminated :—

		No.	Amount.
1.	By death (including bonus additions, $3,771)	226	$ 353,083 00
2.	By maturity (including bonus additions, $8,423)	179	237,094 00
3.	By expiry	88	163,100 00
4.	By surrender (including bonus additions, $595)	138	217,965 00
5.	By lapse (including bonus additions $91)	671	899,982 00
6.	By change and decrease		57,043 00
7.	By not being taken (including bonus additions, $249)	299	429,257 00
	Total terminated (including bonus additions, $13,129)	1,601	$2,357,524 00

Details of Policies Reinsured.

	No.	Amount.
Whole life	15	$ 98,161 00
Endowment	4	22,300 00
Term and all other	11	53,000 00
Bonus additions		1,252 00
	30	$ 174,713 00

Business done Outside of Canada.

(Included in above Statement.)

ASSETS.

Mexican Government bonds	$	118,333 88
Amount of loans made to policy-holders on the company's policies assigned as collaterals		8,222 47
Cash in banks		5,770 30
Net amount of outstanding premiums : on new business, $16,601.96 ; on renewals, $18,544.90		35,146 86
Total assets outside of Canada	$	167,473 51

LIABILITIES.

Net reinsurance reserve	$	146,330 00
Total liabilities outside of Canada	$	146,330 00

PREMIUM INCOME OUTSIDE OF CANADA.

Total cash received for premiums	$	72,529 79
Premiums paid by dividends		1,890 08
Total premium income (first year, $19,662.04 ; renewal, $54,757.83	$	74,419 87

PAYMENTS TO POLICY-HOLDERS OUTSIDE OF CANADA.

Cash paid for death losses	$	3,781 00
Cash dividends paid to policy-holders		447 39
Cash dividends applied in payment of premiums		1,890 08
Total paid policy-holders	$	6,118 47

CONFEDERATION LIFE—*Concluded.*

MISCELLANEOUS.

Number of new policies reported during the year as taken	291	
Amount of said policies		$ 596,791 00
Number of policies become claims during the year	3	
Amount of said claims		3,781 00
Number of policies in force in other countries at date	715	
Amount of said policies	$1,284,900 00	
Bonus additions	354 00	
Total	$1,285,254 00	
Amount of said policies reinsured in other licensed companies in Canada	35,000 00	
Net amount in force in other countries at December 31, 1904		1,250,254 00

EXHIBIT OF POLICIES OUTSIDE OF CANADA.

Policies in force at beginning of year :—

	No.	Amount.	No.	Amount.
Whole life policies	141	$ 255,405		
Endowment policies	331	475,158		
All other policies	4	29,250		
Bonus additions		354		
			476	$ 760,167

Policies issued during the year :—

Whole life	120	$ 193,427		
Endowment assurances	182	392,114		
All other policies	5	31,750		
			307	617,291
Total			783	$ 1,377,458
Deduct policies terminated during the year			68	92,204

Policies in force at December 31, 1904, viz. :—

Whole life policies	240	$ 419,995		
Endowment assurances	467	804,905		
All other policies	8	60,000		
Bonus additions		354		
			715	$ 1,285,254

Details of policies which have ceased to be in force outside of Canada.

	No.	Amount.
Policies terminated by death	3	$ 3,781 00
" expiry	5	6,500 00
" change and decrease		1,900 00
" lapse	27	36,719 00
" not being taken	33	43,304 00
Total terminated	68	$ 92,204 00

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—JACOB L. GREENE. | Secretary—HERBERT H. WHITE.

Principal Office—Hartford, Conn., U.S.A.

Chief Agent in Canada—FREDERICK W. EVANS. Head Office in Canada—Montreal.

(Incorporated, June 15, 1846; commenced business, December 15, 1846; licensed in Canada, August 1, 1868.)

(No capital.)

ASSETS IN CANADA.

	Par value.	
Stocks and bonds on deposit with the Receiver General:—		
City of Montreal stock	$ 100,000 00	
Province of Quebec bonds	11,500 00	
Carried out at par value		$ 111,500 00

LIABILITIES IN CANADA.

*Amount estimated to cover the net reserve on all outstanding policies in Canada	$ 733,000 00
Total liabilities in Canada	$ 733,000 00

INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada	$ 15,281 24
Premiums paid by dividends	7,611 32
Total premium income	$ 22,892 56
Amount received for interest or dividends on stock, &c.	4,750 00
Total income in Canada	$ 27,642 56

EXPENDITURE IN CANADA.

Amount paid during the year on claims in Canada:—		
On account of death claims	$ 73,560 00	
On account of matured endowments	7,428 00	
Net amount paid on account of claims		$ 80,988 00
Cash dividends applied in payment of premiums		7,611 32
Total net amount paid to policy-holders		$ 88,599 32
Cash paid for commissions, salaries and other expenses of officials in Canada		149 83
Sundry expenditure in Canada		36 04
Total expenditure in Canada		$ 88,785 19

*Combined Experience Table with 4 per cent interest.

CONNECTICUT MUTUAL LIFE—*Continued.*

MISCELLANEOUS.

Number of policies become claims in Canada during the year	37	
Amount of said claims		$ 80,988 00
Number of policies in force in Canada at date	737	
Amount of said policies		1,348,256 00

EXHIBIT OF POLICIES (CANADIAN BUSINESS).

Policies in force at beginning of year :—

	No.	Amount.
Life	734	$ 1,350,625
Endowment	36	48,385
	770	$ 1,399,010
Policies issued, revived and increased	22	68,464
Total	792	$ 1,467,474
Deduct terminated	55	119,218

Policies in force at December 31, 1904 :—

Life	708	$ 1,307,299
Endowment	29	40,957
Total	737	$ 1,348,256

DETAILS OF TERMINATIONS.

	No.	Amount.
Terminated by death	30	$ 73,560
" maturity	7	7,428
" surrender	3	4,000
" correction of address	15	34,230
Total	55	$ 119,218

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

INCOME DURING THE YEAR.

Total premium income	$ 5,411,377 44
Cash received for interest and discount on claims paid in advance	2,424,341 47
Cash received for rents	534,241 48
Premium notes, loans or liens restored by revival of policies	33 00
Total income	$ 8,369,993 39

DISBURSEMENTS DURING THE YEAR.

Total amount paid for death losses and matured endowments	$ 5,417,362 40
Paid to annuitants	13,437 92
Surrender values paid in cash	534,347 59
Premium notes, voided by lapse	360 00
Surrender values applied to pay new and renewal premiums	9,269 90
" " purchase paid-up insurance and annuities	108,422 58
Dividends paid policy-holders in cash	266,161 85
" applied to pay renewal premiums	885,265 58
Commission and bonuses to agents	369,620 00
Cash paid for salaries and allowances for agencies	34,475 25
" agency supervision, travelling and all other agency expenses	13,494 89
" medical examiners' fees	22,002 33
Salaries of officers and office employees	172,379 95
Insurance taxes, licenses and insurance department fees	387,279 47
Rent	41,800 38
All other payments and expenditures	384,466 59
Total disbursements	$ 8,660,146 68

CONNECTICUT MUTUAL LIFE—*Concluded.*

LEDGER ASSETS.

Book value of real estate unencumbered	$ 10,594,829 03
Mortgage loans on real estate, first liens	24,752,965 08
Loans secured by bonds, stocks or other collaterals	30,000 00
Loans made to policy-holders on the company's policies assigned as collateral	178,800 00
Premium notes on policies in force	512,020 08
Book value of bonds and stocks owned	25,685,116 01
Cash on hand and deposited in banks	1,166,761 50
Bills receivable and agents' balances	883 90
Total ledger assets	$ 62,921,375 60

NON-LEDGER ASSETS.

Interest due and accrued	912,697 01
Rents due and accrued	14,311 92
Market value of bonds or stocks over book value	1,009,301 99
Net amount of uncollected and deferred premiums	368,038 91
Gross assets	$ 65,225,725 43
Deduct items not admitted	883 90
Total admitted assets	$ 65,224,841 53

LIABILITIES.

*Net reinsurance reserve	$ 58,229,205 00
Liability on policies cancelled, upon which a surrender value may be demanded	154,337 00
Total policy claims	272,216 39
Dividends or profits due policy-holders remaining unpaid	1,362,247 75
Premiums paid in advance	31,448 46
Written off real estate	346,690 29
Unassigned funds (surplus)	4,828,696 64
Total liabilities	$ 65,224,841 53

EXHIBIT OF POLICIES.

Number of new policies issued during the year	3,931	
Amount of said policies		$ 10,630,955 00
Number of policies terminated during the year	3,643	
Amount of said policies		10,062,112 00
Number of policies in force at end of year	70,454	
Amount of said policies		167,167,515 00

*Combined Experience and American Tables of Mortality, 4 and 3 per cent interest.

THE CONTINENTAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—HON. JOHN DRYDEN.
Secretary—CHARLES H. FULLER.

Managing Director and Chief Agent—GEO. B. WOODS.
Principal Office—Toronto.

(Incorporated by letters patent, bearing date October 26, 1899; commenced business in Ontario, November 1, 1899; Dominion license issued, December 31, 1901.)

CAPITAL.

Amount of joint stock or guarantee capital authorized	$ 1,500,000 00
Amount subscribed for	1,000,000 00
Amount paid up in cash	171,333 65

(*For List of Shareholders, see Appendix.*)

ASSETS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens	$ 85,835 00
Amount of loans made to policy-holders on the company's policies assigned as collaterals	5,089 27

Bonds owned by the company, viz.:—

	Par value.	Ledger value.	Market value.
City of Winnipeg bonds	$ 27,000 00	$ 27,000 00	$ 27,000 00
Town of Cobourg bonds	10,000 00	10,153 77	10,000 00
Town of Truro, N. S., bonds	10,000 00	10,164 36	10,000 00
County of Carleton, N. B. bonds	8,000 00	8,091 47	8,000 00
Total in deposit with Receiver General	$ 55,000 00	$ 55,409 60	$ 55,000 00
City of Nelson, B. C., bonds	1,000 00	1,052 49	1,000 00
Sao Paulo Tramway Light and Power Co. bonds	22,000 00	19,551 87	20,350 00
Canadian Northern Railway land bonds	10,000 00	9,820 01	9,892 00
Toronto Electric Light Co. bonds	10,000 00	10,000 00	10,100 00
Reliance Loan debentures	16,500 00	16,500 00	16,500 00
Montreal Light, Heat and Power Co.,	10,000 00	10,000 00	10,153 00
Mount Forest	11,178 16	11,009 44	11,009 44
Township of Egan	4,750 00	5,009 55	5,009 55
Town of Oshawa	10,959 45	10,735 80	10,847 28
Hamilton, Grimsby and Beamsville Electric Railway	5,000 00	5,399 26	5,399 26
City of Calgary, N.W.T.	11,500 00	11,500 00	11,500 00
Village of Manor, N.W.T	900 00	900 00	900 00
Village of Paisley	1,878 16	1,878 16	1,878 16
Portage la Prairie School Board	20,000 00	20,443 84	20,636 60
Total par, ledger and market values.	$ 190,665 77	$ 189,209 82	$ 190,175 27

Carried out at ledger value	189,209 82
Cash at head office	2,605 73

CONTINENTAL LIFE—*Continued.*

ASSETS—*Concluded.*

Cash in banks, viz.:—		
Bank of Nova Scotia, Toronto	$ 1,497 72	
Ontario Bank, Toronto	7,400 94	
Union Bank, Toronto	11,099 54	
Dominion Bank, Toronto	3,304 86	
Union Bank, Winnipeg	736 75	
Traders Bank, Beeton	16,367 14	
		$ 40,406 95
Cash deposit with Atlas Loan Co		4,075 40
Advance for fire insurance premium on account of mortgage		3 75
Total		$ 327,225 92

OTHER ASSETS.

Agents advances	5,295 77
Interest due, $28; accrued, $3,179.80	3,207 80
Net amount of outstanding and deferred premiums on new business, $15,419.27; on renewals, $19,955.20	35,374 47
Premium upon capital stock due and unpaid	6,074 69
Office furniture	1,877 46
Total assets	$ 379,056 11

LIABILITIES.

Amount computed to cover the net present values of all policies in force	$ 270,765 45	
Reserve for life annuities	1,532 40	
Total	$ 272,297 85	
Deduct value of policies reinsured in other companies	2,955 87	
*Net reinsurance reserve		$ 269,341 98
Claims for death losses unadjusted but not resisted		3,750 00
Due on account of general expenses		3,221 46
Premiums paid in advance		281 70
Total liabilities		$ 276,595 14
Surplus on policy-holders' account		$ 102,460 97
Capital stock paid up		$ 171,333 65

INCOME.

Cash received for premiums	$ 128,250 73	
Cash received for annuities	1,740 00	
Total	$ 129,990 73	
Deduct premiums paid for reinsurance	2,359 62	

*Computed according to the Institute of Actuaries' Hm. Table of Mortality, with interest at 4½ per cent for policies issued on or before December 31, 1899; and with interest at 3½ per cent for policies issued subsequent to that date.

CONTINENTAL LIFE—*Continued.*

INCOME—*Concluded.*

Total net premium income (first year $41,088.27 ; renewal, $84,802.84; annuity, $1,740)	$	127,631 11
Amount received for interest, &c		12,401 59
Premium on capital stock		1,060 46
Total	$	141,093 16
Received for calls on capital		3,390 15
Total income	$	144,483 31

EXPENDITURE.

Net amount paid for death claims	$	12,000 00
Net amount paid for surrendered policies		664 34
Total paid to policy holders	$	12,664 34
Cash paid for commission, salaries and other expenses of officials		54,201 11
Cash paid for taxes, licenses, fees or fines		1,843 63
All other expenditure ; viz :—		
Law costs, $152.18 ; medical examiners' fees, $4,324.90 ; light, $34.98 ; exchange, $80.59 ; rents, $1,403 ; printing and stationery, $1,259.08 ; advertising, $1,442.11 ; postage, telegrams and express, $1,130.88 ; office furniture and fixtures, $177.46 , sundries, $554.88		10,560 06
Total expenditure	$	79,269 14

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1903	$	262,011 75
Amount of cash income as above		144,483 31
Total	$	406,495 06
Amount of expenditure as above		79,269 14
Balance, net ledger assets at December 31, 1904	$	327,225 92

MISCELLANEOUS.

Number of new policies reported during the year as taken	1,048	
Amount of said policies		$ 1,273,369 00
Amount of said policies reinsured in other licensed companies in Canada		36,750 00
Number of policies become claims during the year	12	
Amount of said claims		15,500 00
Number of policies in force at date	3,438	
Amount of said policies	$ 4,053,556 00	
Amount of said policies reinsured in other licensed companies	80,000 00	
Net amount in force December 31, 1904		3,973,556 00
Number of life annuities in force at date	1	
Amount of annual payments thereunder		300 00

CONTINENTAL LIFE—*Concluded.*

EXHIBIT OF POLICIES.

	No.	Amount	No.	Amount.
In force at beginning of year—				
Whole life policies	2,019	$ 2,277,524		
Endowments	735	864,517		
Term and all other	145	286,000		
			2,899	$ 3,428,041
New policies issued—				
Whole life	597	$ 725,576		
Endowments	420	477,552		
Term and all other	40	74,500		
			1,057	1,277,628
Old policies revived			56	64,000
Old, changed and increased				1,000
Total			4,012	$ 4,770,669
Deduct terminated			574	717,113
In force at end of year—				
Whole life	2,299	$ 2,624,720		
Endowments	991	1,141,336		
Term and all other	148	287,500		
			3,438	$ 4,053,556

DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Policies terminated by death	12	$ 15,500
" terminated by expiry	5	9,000
" terminated by surrender	14	40,000
" terminated by lapse	541	637,938
" decreased and changed		11,675
" not taken	2	3,000
	574	$ 717,113

DETAILS OF POLICIES REINSURED.

	No.	Amount.
Whole life	8	$ 29,000
Endowments	4	9,500
Term and all other	15	41,500
	27	$ 80,000

THE CROWN LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—SIR CHARLES TUPPER.
Managing Director—GEORGE H. ROBERTS.
Secretary and Chief Agent—ARTHUR J. HUGHES.
Head Office—Toronto.

(Incorporated, June 14, 1900, by Act 63-64 Victoria, chapter 97. Commenced business, September 10, 1901.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed for	536,100 00
Amount paid up in cash	106,229 27

(For List of Shareholders, see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

Mortgage loans on real estate			$ 600 00
Loans to policy-holders on the company's policies assigned as collateral			3,451 27
Bonds and debentures, viz.:—	Par value.	Book value.	Market value.
Canada Permanent and Western Canada Mortgage Company's bonds	$ 25,000 00	$ 25,000 00	$ 25,000 00
Town of Brockville bonds	5,231 80	5,231 80	5,231 80
City of Toronto bonds	2,000 00	1,950 00	1,950 00
Town of Paris bonds	5,460 67	5,384 03	5,384 03
City of London bonds	5,000 00	5,000 00	5,000 00
City of Winnipeg bonds	30,000 00	29,502 00	29,502 00
City of St. Catharines bonds	5,000 00	4,789 00	4,789 00
Sovereign Bank stock	5,000 00	6,500 00	6,500 00
	$ 82,692 47	$ 83,356 83	$ 83,356 83
Carried out at book value			83,356 83
Cash at head office			991 76
Cash in bank, viz.:—			
Sovereign Bank, Toronto		$ 1,221 37	
Molsons Bank, Montreal		357 62	
Union Bank, Toronto		6,204 45	
Bank of Nova Scotia, Toronto		157 00	
Merchants Bank, Charlottetown, P.E.I.		4,697 72	
			12,638 16
Agents' advances secured			7,631 16
Agents' ledger balances			2,636 41
Loan on other companies' policies			20,000 00
Total			$ 131,305 59

CROWN LIFE—*Continued.*

OTHER ASSETS.

Interest accrued		$ 657 27
Office furniture		2,283 82
Net amount of outstanding and deferred premiums: on new business, $12,694.16; on renewals, $18,143.80		30,837 96
Total assets		$ 165,084 64

LIABILITIES.

Amount computed to cover the net present value of all policies in force	$ 157,741 00	
Reserve for life annuities	271 00	
Total	$ 158,012 00	
Deduct value of policies reinsured in other companies	6,385 00	
*Net reinsurance reserve		$ 151,627 00
Due on account of general expenses (medical fees)		462 50
Total liabilities		$ 152,089 50
Surplus on policy-holders' account		$ 12,995 14
Capital paid-up		$ 106,229 27

INCOME.

Cash received for premiums	$ 109,917 87	
Deduct premiums paid to other companies for reinsurance	5,352 12	
Net cash received for premiums (first year, $41,286.38; renewal, $63,279.37)		$ 104,565 75
Amount received for interest or dividends		2,788 68
Premium on capital stock		3,076 60
Total		$ 110,431 03
Received for calls on capital		12,306 27
Total income		$ 122,737 30

EXPENDITURE.

Cash paid for death losses (of which $1,000 accrued in 1903)	$ 8,000 00
Cash paid for surrendered policies	263 00
Cash paid to annuitants	75 00
Total amount paid to policy-holders	$ 8,338 00
Commissions, salaries and other expenses of officials	52,769 41
Taxes, licenses, fees or fines	1 130 55
All other expenditure, viz.:—Advertising, $1,269.59; advertising literature, $1,293.10; exchange, $56.89; medical fees, $2,515.48; office supplies, $832.74; postage, telegrams and express, $743.87; sundry expenses, $769.87; directors' fees, $1,837.50; insurance publications, $82.83; commission on stock, $262.48; legal expenses, $233.49; rent, $3,843.92; office furniture, $204.92; actuarial expenses, $331	14,277 68
Total expenditure	$ 76,515 64

* Based on H^{M}. Mortality Table of the Institute of Actuaries with 3½ per cent interest.

CROWN LIFE—*Continued.*

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1903		$ 85,083 93
Amount of income as above		122,737 30
Total		$ 207,821 23
Amount of expenditure as above		76,515 64
Balance, net ledger assets at December 31, 1904		$ 131,305 59

MISCELLANEOUS.

Number of new policies reported during the year as taken	771	
Amount of said policies		$ 1,264,200 00
Amount of said policies reinsured in other licensed companies in Canada.		94,500 00
Number of policies become claims during the year	6	
Amount of said claims		7,000 00
Number of policies in force at date	1,783	
Amount of said policies	$ 2,985,200 00	
Amount of said policies reinsured in other licensed companies in Canada.	203,000 00	
Net amount in force at December 31, 1904		2,782,200 00
Number of life annuities in force at December 31, 1904	1	
Amount of annual payments thereunder		75 00

EXHIBIT OF POLICIES.

Policies in force at December 31, 1903—

	No.	Amount.	No.	Amount.
Whole life policies	849	$ 1,334,984		
Endowment assurances	438	698,500		
Term and all other	32	93,366		
			1,319	$ 2,126,850 00

New policies issued—

Whole life policies	518	$ 866,210		
Endowment assurances	298	441,000		
All other policies	26	61,200		
			842	1,368,410 00
Old policies revived			27	41,000 00
Old policies changed and increased				13,500 00
Total			2,188	$ 3,549,760 00
Deduct policies which have ceased to be in force			405	564,560 00

Policies in force at December 31, 1904—

Whole life	1,115	$ 1,868,634		
Endowment assurances	626	1,008,000		
All other policies	42	108,566		
			1,783	$ 2,985,200 00

CROWN LIFE—*Concluded.*

DETAILS OF POLICIES TERMINATED DURING THE YEAR 1904.

	No.	Amount.
1. By death	6	$ 7,000 00
2. By surrender	1	5,000 00
3. By lapse	263	348,850 00
4. By change and decrease		12,000 00
5. By not being taken	135	191,710 00
Total terminated	405	$ 564,560 00

POLICIES REINSURED.

	No.	Amount.
Whole life	30	$ 131,000 00
Endowment	5	16,000 00
Term	11	55,000 00
	46	$ 203,000 00

THE DOMINION LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—CHR. KUMPF. | Managing Director and Chief Agent—THOMAS HILLIARD.

Principal Office—Waterloo, Ont.

(Incorporated, March 20, 1889, by 52 Vic., cap. 95; organized, July 4, 1889. Commenced business in Canada, July 12, 1889.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed for	400,000 00
Amount paid up in cash	100,000 00

(For List of Stockholders, see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate held by the company		$ 250 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens		682,424 73
Amount of loans as above on which interest has been overdue for one year or more previous to statement	$ 9,650 00	
Loan on the security of 5 shares Metropolitan Bank stock		500 00
Amount of loans made to policy-holders on the company's policies assigned as collaterals		38,242 20

Stocks and bonds owned by the company, viz.:—

	Par value.	Market value.
Acton	$ 3,000 00	$ 3,045 00
Bracebridge	5,433 46	5,577 46
Brandon	19,000 00	19,641 00
Brantford	1,767 00	1,817 00
Cape Breton Electric	5,000 00	4,874 00
Flos	2,500 00	2,587 80
Lucan	7,000 00	7,065 00
Luther	484 90	484 90
Medonte	445 21	445 21
Montreal Light, Heat and Power	15,000 00	15,000 00
Parry Sound	5,553 45	5,553 45
New Hamburg	2,142 15	2,200 15
Port Arthur	5,000 00	5,368 40
Rat Portage	2,015 00	2,035 00
Sault Ste. Marie	8,600 00	8,741 40
Seaforth	3,500 00	3,545 50
Stephen	1,950 00	2,012 00
St. Catharines	10,220 00	10,220 00
Edmonton	10,000 00	11,228 00
Sudbury	9,601 32	9,993 32
Victoria	10,000 00	10,000 00
Canadian Northern	10,000 00	9,781 00
Springbank Irrigation Dis	5,000 00	5,640 00
Emo	1,314 45	1,329 95
Sao Paulo	10,000 00	9,071 68
Waterloo	10,160 26	10,160 26
	$ 164,687 20	$ 167,417 48

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DOMINION LIFE—*Continued.*

ASSETS—*Continued.*

Carried out at market value		$ 167,417 48
Cash at head office		1,136 80
Agents' ledger balances and advances to agents		1,549 98
Office furniture		1,090 00
Fire insurance premiums advanced		41 40
Total		$ 892,652 59

OTHER ASSETS.

Interest due	$ 5,101 71	
Interest accrued	20,156 09	
Total carried out		25,257 80
Net amount of uncollected and deferred premiums: on new business, $5,580.57; on renewals, $30,361.01		35,941 58
Total assets		$ 953,851 97

LIABILITIES.

Amount computed to cover the net present value of all policies in force	$ 734,582 55	
Reserve for reversionary additions and premium reductions	14,545 48	
Reserve for life annuities	3,055 00	
	$ 752,183 03	
Deduct value of policies reinsured in other companies	5,630 01	
*Net reinsurance reserve		$ 746,553 02
Present value of amounts not yet due on matured instalment policies		3,489 68
Claims for death losses due and unpaid		4,000 00
" reported after close of books		1,000 00
Due on account of general expenses		600 00
Due on account of loans		15,321 62
Premiums paid in advance		825 90
Total liabilities		$ 771,790 22
Surplus on policy-holders' account		$ 182,061 75
Capital stock paid up		100,000 00

INCOME DURING THE YEAR.

Cash received for premiums	$ 167,098 57
Premiums paid by dividends	1,102 80
Cash received for annuities	300 00
Total (new $28,862.24, renewal $139,339.13, annuities $300)	$ 168,501 37
Deduct premiums paid to other companies for reinsurance	3,195 98
Net premium income	$ 165,305 39
Received for interest or dividends on stocks, &c	41,458 49
Total income	$ 206,763 88

*Based on Institute of Actuaries' H^M. Table, with 4 per cent interest for policies issued on or before Dec. 31, 1899, and with 3½ per cent interest for policies issued since that date.

DOMINION LIFE—*Continued.*

EXPENDITURE DURING THE YEAR.

Cash paid for death claims	$ 22,365 60	
Cash paid on matured instalment policies	300 00	
Total amount paid for death claims	$ 22,665 60	
Cash paid for matured endowments	3,070 00	
Total amount paid for death claims and matured endowments		$ 25,735 60
Cash paid to annuitants		518 85
Cash paid for surrendered policies		6,961 14
Cash dividends paid to policy-holders		219 12
Cash dividends applied in payment of premiums		1,102 80
Total paid to policy-holders		$ 34,537 51
Cash paid to stockholders for interest or dividends		8,000 00
Cash paid for commissions, salaries and other expenses of officials		38,017 83
Taxes, licenses, fees or fines		1,709 67
Sundry expenditure, viz.:—Postage, $448,45; express, $46,59; travelling expenses, $1,974.45; bank charges, $55.74; medical fees, $2,263.52; advertising, $1,302.73; printing and stationery, $912; legal expenses, $444,92; telegraph and telephones, $79.47; rent, $888.50; commission on loans, $1,822.55; light, $19.17; petty expenses, $141.92		10,400 01
Total expenditure		$ 92,665 02

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at Dec. 31, 1903	$ 763,232 11
Amount of cash income as above	206,763 88
Total	$ 969,995 99
Deduct expenditure as above	92,665 02
Balance, net ledger assets at Dec. 31, 1904	$ 877,330 97

MISCELLANEOUS.

Number of new polieies reported during the year as taken in Canada	603	
Amount of said policies		$ 916,295 00
Amount of said policies reinsured in other licensed companies in Canada.		26,000 00
Number of policies become claims (including matured endowments) during the year	24	
Amount of said claims		28,160 00
Number of policies in force at date	4,075	
Amount of said policies	$ 5,643,315 00	
Bonus additions thereon	10,460 00	
Total	$ 5,653,775 00	
Amount of said policies reinsured in other licensed companies in Canada	90,200 00	
Net amount in force December 31, 1904		5,563,575 00
Number of life annuities in force at date	4	
Amount of annual payments thereunder		518 85

DOMINION LIFE—*Concluded.*

EXHIBIT OF POLICIES.

	No.	Amount.	No.	Amount.
Policies in force at December 31, 1903 :—				
Whole life policies	1,686	$ 2,714,055		
Endowment policies	2,064	2,452,087		
All other policies	14	56,500		
Bonus additions		8,655		
			3,764	$ 5,231,297 00
New policies issued —				
Whole life policies	305	$ 493,500		
Endowment policies	283	398,300		
All other policies	3	11,000		
			591	902,800 00
Old policies revived			12	11,500 00
Bonuses added during the year				1,995 00
Total			4,367	$ 6,147,592 00
Deduct policies which have ceased to be in force			292	493,817 00
Policies in force at December 31, 1904 :—				
Whole life policies	1,819	$ 2,883,782		
Endowment policies	2,242	2,720,533		
All other policies	14	39,000		
Bonus additions		10,460		
			4,075	$ 5,653,775 00

DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Terminated by death (including bonus additions, $90)	21	$ 25,090
" maturity (including bonus additions $70)	3	3,070
" expiry	36	45,500
" surrender	38	95,174
" lapse (including bonus additions $30)	194	324,983
Total terminated (including bonus additions, $190)	292	$ 493,817

DETAILS OF POLICIES REINSURED.

	No.	Amount.
Whole life policies	22	$ 83,700
Endowment policies	1	2,000
All other policies	3	4,500
Total	26	$ 90,200

THE EDINBURGH LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—
The MARQUIS OF BREADALBANE, K.G.

Manager—
ARCHIBALD HEWAT, F.F.A., F.I.A.

Principal Office—Edinburgh, Scotland.

Chief Agent in Canada—F. W. KINGSTONE

Head Office in Canada—Toronto.

(Established, August 29, 1823. Commenced business in Canada, 1857.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	£500,000 stg.	$ 2,433,333 33
Amount paid up in cash	100,000 "	486,666 67

ASSETS IN CANADA.

Amount of loans made to Canadian policy-holders on the company's policies assigned as collateral		$ 11,846 98
Stocks and bonds in deposit with the Receiver General :—		
	Par value.	
Cape of Good Hope, 4 per cent inscribed stock	$ 48,667 00	
City of Belleville bonds	30,000 00	
Town of Woodstock	42,000 00	
Township of Somerville	1,000 00	
Carried out at par value		121,667 00
Cash in Bank of British North America		1,293 48
Interest due	$ 123 51	
" accrued	201 62	
Total carried out		325 13
Net outstanding premiums		58 78
Total assets in Canada		$ 135,191 37

LIABILITIES IN CANADA.

* Amount estimated to cover the net reserve on all outstanding policies in Canada	$ 69,515 52
Total liabilities in Canada	$ 69,515 52

* Based on the Institute of Actuaries' H^{M} Table with 4½ per cent interest.

EDINBURGH LIFE—*Continued.*

INCOME IN CANADA.

Net cash received for premiums	$	2,219 20
Interest on loans on policies		1,089 61
Total income in Canada	$	3,308 81

EXPENDITURE IN CANADA.

Net amount paid on account of death claims in Canada ($713.70 of which accrued in 1903)	$	20,156 29
Cash paid for surrendered policies		800 33
Total amount paid to policy holders in Canada	$	20,956 62
Cash paid for licenses, taxes, fees or fines in Canada		15 02
Solicitor's expenses		20 04
Total expenditure in Canada	$	20,991 68

MISCELLANEOUS.

Number of policies become claims in Canada during the year	8	
Amount of said claims	$	21,255 18
Number of policies in force in Canada at date	58	
Amount of said policies	$ 87,290 45	
Bonus additions thereon	26,663 40	
Net amount in force on December 31, 1904		113,953 85

EXHIBIT OF POLICIES (CANADIAN BUSINESS).

In force at beginning of year.	No.	Amount.	No.	Amount.
Whole-life policies	66	106,851 81		
Endowments	1	973 34		
Bonus additions		28,302 36		
	—		67	$ 136,127 51
Interim bonuses added during the year				227 38
Total			67	$ 136,354 89
Deduct terminated			9	22,401 04
In force at end of year.				
Whole-life	57	$ 86,317 11		
Endowments	1	973 34		
Bonus additions		26,663 40		
	—		58	$ 113,953 85

DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Terminated by death, including bonuses	8	$ 21,255 18
" surrender, including bonuses	1	1,145 86
Total	9	$ 22,401 04

EDINBURGH LIFE—*Concluded.*

General Business Statement for the Year ending December 31, 1904.

REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of funds at the beginning of the year	3,902,808	4	11	Claims under policies (less reassurances)	274,121	10	9
Premiums (less re-assurances.)	301,085	17	7	Surrenders	22,795	12	0
Consideration for annuities granted	26,728	12	6	Annuities (less reassurances)	42,763	17	0
Interest, dividends and rents	157,000	8	3	Commission	12,167	2	8
Assignment and transfer fees	146	10	0	Expenses of management	33,814	19	9
				Dividends to shareholders	10,000	0	0
				Income tax	5,994	12	6
				Staff guarantee fund	1,000	0	0
				Amount of funds at the end of the year	3,985,111	18	7
	£4,387,769	13	3		£4,387,769	13	3

BALANCE SHEET.

Liabilities.	£	s.	d.	*Assets.*	£	s.	d.
Assurance and annuity fund	3,865,484	3	9	Mortgages on property in the United Kingdom, viz.:—			
Paid-up capital	100,000	0	0	Real property	953,611	0	4
Proprietors' fund	19,627	14	10	Life interests and reversions	193,451	6	1
				Rent charges and annual rents	78,140	18	8
Total funds, as per revenue account	£3,985,111	18	7		£1,225,203	5	1
Staff guarantee fund	1,103	7	6	Mortgages on property out of the United Kingdom	494,351	1	6
Claims admitted but not yet paid *	64,310	1	5	Loans on the company's policies	216,606	0	6
Other sums owing by the company:				Loans on security of statutory assessments	17,071	8	8
Annuities due not yet paid *	411	9	5	Loans on policies with personal security	42	19	7
Commission and expenses of management not yet paid *	4,144	15	0	Investments—			
Sums deposited with the company to meet interests, &c	3,225	3	9	Municipal securities	211,177	12	10
				Colonial and provincial government securities	279,536	19	3
				Railway and other debentures and debenture stocks	973,477	2	10
				Railway and other preference and ordinary stocks	200,567	9	0
				House property in Edinburgh, London, Dublin, Glasgow, Manchester, Liverpool and Bristol (partly occupied as the company's offices)	201,800	18	4
				Company's own shares (purchased)	4,606	7	6
				Ground rents and feu duties	107,594	19	0
				Life interests (purchased)	1,297	14	1
				Reversions (purchased)	21,438	14	0
				Cash in bank on current account	8,533	6	5
				Policy stamps on hand	12	11	0
				Agents' balances (since accounted for)	48,853	10	4
				Outstanding premiums	6,805	16	9
				Outstanding interest due and unpaid at date	3,034	14	7
				Outstanding interest accrued but not yet receivable	36,294	4	5
	£4,058,306	15	8		£4,058,306	15	8

*These items are included in the corresponding items in the Revenue Account.

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—JAMES W. ALEXANDER. | Secretary—WILLIAM ALEXANDER.

Principal Office—120 Broadway, New York.

Chief Agent in Canada—SEARGENT P. STEARNS. Head Office in Canada—Montreal.

(Incorporated July 26, 1859. Commenced business in Canada about Oct., 1868).

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash	$ 100,000 00

ASSETS IN CANADA.

On deposit with Receiver General :—

	Par value.	Market value.
U. S. bonds, 4 per cent	$ 475,000 00	$ 497,562 00
City of Toronto bonds, 4 per cent.	292,000 00	302,585 00
" Montreal bonds "	190,000 00	197,600 00
" " 3½ "	250,000 00	241,250 00
" Montreal stock "	243,333 33	256,108 00
Province of Quebec bonds	99,766 67	105,127 00
" stocks	58,400 00	52,560 00
City of Winnipeg debentures	18,603 00	18,975 00
" St. Henri bonds, 4 per cent	125,000 00	127,812 00
" " 4½ "	125,000 00	137,500 00
" Quebec bonds	35,500 00	35,855 00
Total par and market values	$ 1,912,603 00	$ 1,972,934 00

Carried out at market values	$ 1,972,934 00

Held by trustees in accordance with the Insurance Act :—

	Par value.	Market value.
Mercantile Trust stock	$ 642,000 00	$ 6,420,000 00
St. Paul, Minneapolis and Manitoba 4½ p.c. stock.	500,000 00	549,375 00

Carried out at market value	6,969,375 00
Loans made to policy-holders on the company's policies assigned as collaterals ($429,907.99 belongs to policies issued since March 31, 1878)	446,969 99
Cash in banks in Canada, viz.:—	
Bank of Montreal, Montreal	73,831 20
Gross premiums due and uncollected on Canadian policies in force	$ 90,330 00
Gross deferred premiums on same	44,743 00
Total outstanding and deferred premiums	$ 135,073 00
Deduct cost of collection at 16⅔ per cent	22,512 00
Net outstanding and deferred premiums (estimate)	112,561 00
Total assets in Canada	$ 9,575,671 19

EQUITABLE LIFE—*Continued.*

LIABILITIES IN CANADA.

Under policies issued previous to March 31, 1878.

Amount computed to cover the net reserve or reinsurance value on all outstanding policies in Canada	$ 395,182 00	
Reserve for reversionary additions and premium reductions	35,802 00	
*Net reinsurance reserve		$ 430,984 00
Dividends or bonuses to Canadian policy-holders due and unpaid		483 02
Total liabilities to said policy-holders in Canada		$ 431,467 02

Under policies issued subsequent to March 31, 1878.

Amount computed to cover the net reserve on all outstanding policies in Canada	$ 6,039,260 00	
Reserve for reversionary additions and premium reductions	46,827 00	
Reserve for life annuities	173,548 00	
†Net reinsurance reserve		$ 6,259,635 00
Present value of amounts not yet due on matured instalment and debenture policies		30,841 00
Claims for death losses due and unpaid ($7,000 of which accrued in previous years)		48,721 00
Claims for matured endowments due and unpaid (including $201.21 bonus additions; $37.88 accrued in previous years)		1,239 09
Dividends or bonuses to Canadian policy-holders due and unpaid		9,897 84
Total net liabilities to said policy-holders in Canada		$ 6,350,333 93
Total net liabilities to all policy-holders in Canada		$ 6,781,800 95

INCOME IN CANADA.

Cash received for premiums	$ 769,365 71	
Premiums paid by dividends	21,884 80	
Cash received for annuities	96,451 29	
Total net premium income		$ 887,641 80
Interest or dividends on stock, &c.		312,688 28
Interest on overdue premiums		327 84
Total income in Canada		$ 1,200,657 92

EXPENDITURE IN CANADA.

Amount paid during the year on claims in Canada, viz.:—		
On account of death claims ($16,349.40 accrued in previous years)	$ 369,763 89	
Payments on matured instalment policies and debenture policies	1,700 00	
On account of matured endowments ($9,300 of which accrued in previous years)	140,096 61	
Total net amount paid on account of claims		$ 511,560 50

*Reserve based on Institute of Actuaries' Hm. Mortality Table, 4½ per cent interest.

†Reserve based on Institute of Actuaries' Hm. Mortality Table, 4½ per cent interest for policies issued on and previous to December 31, 1899, and 3½ per cent for policies issued subsequent to that date.

EQUITABLE LIFE—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

Cash paid to annuitants	$	7,965 80
Amount paid for surrendered policies		182,317 24
Amount paid for dividends to Canadian policy-holders		139,541 22
Cash dividends applied in payment of premiums in Canada		21,884 80
Total net amount paid to policy-holders in Canada	$	863,269 56
Cash paid for commission, salaries and other expenses of officials in Canada		92,521 59
Cash paid for licenses, taxes, fees or fines		6,739 94
Sundry payments, viz.:— Medical examiners, $7,621.50; rent, $3,590.55; postage and exchange, $1,811.67; advertising, $795.50; printing and stationery, $438.78; law expenses, $34.50; furniture, $70.28; sundries, $1,839.43		16,202 21
Total expenditure in Canada	$	978,733 30

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	1,613	
Amount of said policies		$ 2,769,990 00
Number of policies become claims in Canada during the year	208	
Amount of said claims		527,502 00
Number of policies in force in Canada at date	11,427	
Amount of said policies	$ 23,072,307 00	
Bonus additions thereon	140,389 00	
Net amount in force at December 31, 1904		23,212,696 00
Number of life annuities in force in Canada	44	
Amount of annual payments thereunder		17,288 05

EXHIBIT OF POLICIES.

	No.	Amount.	No.	Amount.
Policies in force at beginning of year—				
Whole life policies	8,348	$ 17,571,243 00		
Endowment assurances	2,381	4,597,167 00		
Term and all other	168	338,257 00		
Bonus additions		123,297 00		
			10,897	$22,629,964 00
New policies issued—				
Whole life policies	1,123	$ 1,932,967 00		
Endowment assurances	503	795,105 00		
Term and all other	37	137,500 00		
Bonuses added during the year		51,387 00		
			1,663	2,916,959 00
Old policies revived			50	94,228 00
Total			12,610	$ 25,641,151 00
Deduct policies terminated			1,183	2,428,455 00
Policies in force at end of year—				
Whole life	8,721	$ 17,922,885 00		
Endowment assurances	2,537	4,752,964 00		
Term and all other	169	396,458 00		
Bonus additions		140,389 00		
			11,427	$ 23,212,696 00

EQUITABLE LIFE—*Continued.*

DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Policies terminated by death (including bonuses, $8,260)	154	$ 395,705 00
" maturity (including bonuses, $1,163)	54	131,797 00
" expiry	22	73,500 00
" surrender (including bonuses, $24,872)	266	675,355 00
" lapse	523	844,524 00
" not being taken	164	307,574 00
Total terminated (including bonuses, $34,295)	1,183	$ 2,428,455 00

DETAILS OF POLICIES ISSUED PREVIOUS TO MARCH 31, 1878.

	No.	Amount.
Policies in force at beginning of year (including bonus additions, $55,771)	368	$ 899,586 00
Bonuses added during the year		3,875 00
Policies terminated (including bonus additions, $272)	22	56,872 00
Policies in force at date of statement (including bonus additions, $59,374)	346	846,589 00

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

INCOME DURING THE YEAR.

Net premium income	$62,643,836 74
Considerations for supplementary contracts not involving life contingencies	191,664 00
Received for interest or dividends	14,012,361 34
Received for rent	1,864,757 77
Profit on sale or maturity of ledger assets	364,076 10
Total income	$79,076,695 95

EXPENDITURE DURING THE YEAR.

Total net amount paid for losses and matured endowments	$ 21,053,064 43
Cash paid to annuitants	980,349 91
Surrender values paid in cash	6,451,841 42
Surrender values applied to purchase paid up insurance and annuities	1,901,889 00
Cash dividends paid to policy holders	5,191,941 59
Dividends applied to purchase paid up additions and annuities	809,960 92
Paid for claims on supplementary contracts not involving life contingencies	226,346 47
Cash paid to stockholders for interest or dividends	7,000 00
Commission and bonuses to agents	7,400,371 68
Salaries and allowances for agencies	638,448 20
Agency supervision, travelling and all other agency expenses	439,762 21
Medical examiners' fees and inspection of risks	888,523 93
Salaries of officers and office employees	1,177,501 12
Commuting renewal commission	950,081 03
Advertising, printing and stationery and postage	772,645 50
Legal expenses	204,019 25
Taxes, licenses and insurance department fees	1,073,161 17
Rents	335,031 00
General expenses	1,466,712 59
Total disbursements	$51,968,651 45

EQUITABLE LIFE—*Concluded.*

LEDGER ASSETS.

Book value of real estate (unencumbered)	$ 36,895,647 44
Mortgage loans, first liens on real estate	81,623,709 11
Loans secured by pledge of bonds, stock or other collaterals	10,805,000 00
Loans on policies	23,544,439 69
Book value of bonds and stocks owned	208,348,241 00
Fund in trust companies and banks at interest	22,635,905 89
Cash on hand and in banks (not on interest)	15,760 93
Agents' balances	1,514,639 90
Total ledger assets	$385,383,343 96

NON-LEDGER ASSETS,

Interest due and accrued	3,152,417 90
Rents due and accrued	150,600 88
Market value of bonds and stocks over book value	17,321,133 00
Net amount of uncollected and deferred premiums	7,945,525 00
Total	$413,953,020 74
Less items not admitted:—agents' balances	1,514,639 90
Total admitted assets	$412,438,380 84

LIABILITIES.

*Net reinsurance reserve	$327,738,358 00
Present value of amounts not yet due on supplementary contracts not involving life contingencies	1,371,935 00
Total unsettled claims	2,533,905 89
Due and unpaid on supplementary contracts not involving life contingencies	1,719 90
Dividends or other profits due policy-holders	540,900 26
Premiums paid in advance, including surrender values so applied	412,627 00
Interest paid in advance	559,305 48
Capital stock	100,000 00
Unassigned funds (surplus)	79,179,629 31
Total liabilities	$412,438,380 84

EXHIBIT OF POLICIES.

Number of new policies issued during the year	126,416	
Amount of said policies		$303,378,884 00
Number of policies terminated during the year	76,544	
Total amount terminated		221,162,524 00
Number of policies in force at date	564,594	
Net amount of said policies		1,495,542,892 00

*Computed according to the Actuaries' Experience Table of Mortality, with 4 per cent interest, and the American Experience Table of Mortality, with 3 and 3½ per cent interest.

THE EXCELSIOR LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—DAVID FASKEN. | Secretary and Chief Agent—EDWIN MARSHALL.

Principal Office—Toronto.

(Incorporated by letters patent bearing the date of August 7, 1889, under 'The Ontario Joint Stock Companies Letters Patent Act'; amended by Orders of the Lieutenant Governor in Council bearing dates December 11, 1889, May 5, 1897, and December 21, 1899. Commenced business in Ontario, October 15, 1890; Dominion license issued June 23, 1897.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	$	500,000 00
Amount paid up in cash		75,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Value of real estate (less encumbrances)	$	17,200 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens		584,550 10
Amount of loan on security of reversion		18,317 23
Amount of loans made to policy-holders on company's policies assigned as collaterals		47,713 04
Premium obligations on policies in force		660 35

Bonds deposited with the Receiver General, viz.:—

	Par value.	Market value.
Province of New Brunswick bonds	$ 20,000 00	$ 20,928 00
Town of Brockville bonds	17,000 00	17,000 00
City of St. John bonds	10,000 00	10,225 00
Town of Collingwood bonds	7,000 00	7,615 40
Total par and market values	$ 54,000 00	$ 55,768 40

Carried out at market value		55,768 40
Cash at head office, or in transit		9,293 06

Cash in banks, viz.:—

Bank of Toronto, special deposit		$ 1,900 00	
Bank of Hamilton, Winnipeg		25 54	
		$ 1,925 54	
Less overdraft, Bank of Toronto	$ 816 90		
" Union Bank, Winnipeg	911 68		
		1,728 58	
Balance carried out			196 96
Agents' balances			5,754 66
Office furniture			1,933 53
Sundry open accounts			5,492 64
Total ledger assets		$	746,879 97

THE EXCELSIOR LIFE INSURANCE COMPANY—*Continued.*

OTHER ASSETS.

Interest due	$ 6,727 66	
Interest accrued	13,160 56	
Total carried out		$ 19,888 22
Rents due, $228.63; accrued, $55.21		283 84
Net amount of uncollected and deferred premiums		73,499 62
Total assets		$ 840,551 65

LIABILITIES.

Amount computed to cover the net present value of all policies in force	$ 768,895 69	
Reserve for reversionary additions and premium reductions	1,796 36	
Reserve for life annuities	558 15	
Total	$ 771,250 20	
Deduct value of policies reinsured in other companies	27,175 71	
* Net reinsurance reserve		$ 744,074 49
Present value of amounts not yet due on matured instalment policies		1,991 42
Claims for death losses unadjusted but not resisted (of which $99 is for monthly policies)		5,099 00
Amount of dividends to stockholders due and unpaid		102 60
Due for expenses		1 468 04
Premiums paid in advance		3,475 05
Total liabilities		$ 756,210 60
Surplus on policy-holders' account		$ 84,341 05
Capital stock paid-up		75,000 00

INCOME DURING THE YEAR.

Cash received for premiums		$ 225,419 79
Deduct premiums paid to other companies for reinsurance		8,534 13
Net premium income (first year, $54,686.33; renewal, $162,199.33)		$ 216,885 66
Received for interest or dividends on bonds, &c		34,626 20
Received for rents		1,211 38
Premium on capital stock		11,182 50
Total		$ 263,905 74
Received for calls on capital		22,365 00
Total income during the year		$ 286,270 74

* Computation based on the H^M. Table of Mortality of the Institute of Actuaries, with interest at 4½ per cent for policies issued on or before December 31, 1899, except for the years 1890 and 1891, which with policies issued since December 31, 1899, have been valued on the H^M. Table with interest at 3½ per cent.

THE EXCELSIOR LIFE INSURANCE COMPANY—*Continued.*

EXPENDITURE DURING THE YEAR.

Cash paid for death losses	$ 37,418 00	
Payments on matured instalment policies	222 50	
Total	$ 37,640 50	
Deduct amount received from other companies for reinsured death claims	2,000 00	
Net amount paid for death claims (of which $2,869 is for monthly policies)		$ 35,640 50
Cash paid for matured endowments		1,000 00
Cash paid to annuitants		300 00
Cash paid for surrendered policies		10,290 10
Cash dividends paid to policy-holders		417 01
Total paid to policy-holders		$ 47,647 61
Cash paid to stockholders for interest or dividends		3,161 70
Cash paid for commissions, salaries or other expenses of officials		81,225 66
Taxes, licenses, fees or fines		2,389 56
Sundry expenditure, viz.:—Rent, gas and taxes, $1,647.83; agency expenses, $5,319.05; printing and stationery, $3,112.56; advertising, $1,919.42; postage, telegrams and express, $1,325.15; miscellaneous, $398.87; commission on loans, $2,250.50; medical fees, $6,626.26; legal expenses, $600.86; written off office furniture, $156.52; written off agents' allowances and open accounts, $397.37		23,754 39
Total expenditure		$ 158,178 92

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1903		$ 609,091 50
Amount of cash income as above		286,270 74
Appreciation in value of real estate		10,542 25
Total		$ 905,904 49
Amount of expenditure as above	$ 158,178 92	
Amount written off ledger value of bonds and debentures and real estate	845 60	
Total		159,024 52
Balance, net ledger assets at December 31, 1904		$ 746,879 97

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year	$ 660 35
" " received during the year	None.
Note assets at end of year	$ 660 35

THE EXCELSIOR LIFE INSURANCE COMPANY—*Continued.*

MISCELLANEOUS.

Number of policies reported as taken during the year in Canada (ordinary, 1,661 ; monthly, 143)	1,804	
Amount of said policies (ordinary, $2,197,149 ; monthly, $19,311)		$ 2,216,460 00
Amount of said policies reinsured in other licensed companies		47,000 00
Number of policies become claims during the year (ordinary, 34 ; monthly, 22)	56	
Amount of said claims (ordinary, $38,549 ; monthly, $2,968)		41,517 00
Amount of said claims reinsured in other licensed companies in Canada		2,000 00
Number of policies in force in Canada at date (ordinary, 6,183 ; monthly, 1,082)	7,265	
Amount of said policies (ordinary, $7,406,079 70 ; monthly, $133,927)	$ 7,640,006 70	
Bonus additions thereon	3,094 65	
Total	$ 7,643,101 35	
Amount of said policies reinsured in other licensed companies	295,700 00	
Net amount in force at December 31, 1904		7,347,401 35
Number of life annuities in force at date	2	
Amount of annual payments thereunder		300 00

EXHIBIT OF POLICIES.

Policies in force at December 31, 1903 :—

	No.	Amount.	No.	Amount.
Whole life policies	3,952	$ 3,977,083 80		
Endowment policies	2,148	1,863,324 40		
Term and all other	174	250,035 00		
Bonus additions		3,158 65		
			6,274	$ 6,093,601 85

New policies issued :—

	No.	Amount.		
Whole life policies	1,210	$ 1,440,360 50		
Endowment policies	569	736,523 50		
Term and all other	26	81,000 00		
			1,805	2,257,884 00
Old policies revived			106	18,617 00
Old, changed and increased				224 00
Total			8,185	$ 8,370,326 85
Deduct policies which have ceased to be in force			920	727,225 50

Policies in force at December 31, 1904 :—

	No.	Amount.		
Whole life policies	4,608	$ 4,933,612 80		
Endowment policies	2,495	2,429,893 90		
All other policies	162	276,500 00		
Bonus additions		3,094 65		
			7,265	$ 7,643,101 35

Policies reinsured :—

	No.	Amount.
Whole life	89	$ 259,700
Endowment	10	19,000
Term and all other	8	17,000
	107	$ 295,700

THE EXCELSIOR LIFE INSURANCE COMPANY—*Concluded.*

DETAILS OF POLICIES TERMINATED DURING THE YEAR 1904.

	No.	Amount.
1. By death (including bonus additions, $64)	55	$ 40,581 00
2. By maturity	1	1,000 00
3. By expiry	3	4,000 00
4. By surrender	38	52,500 00
5. By lapse	792	574,834 50
6. By change and decrease		3,810 00
7. By not taken	31	50,500 00
Total terminated	920	$ 727,225 50

INDUSTRIAL OR "MONTHLY" POLICIES.

NUMBER of policies and amounts assured at December 31, 1904, at ages grouped as under.

	5 years and under.		6 to 10 years, inclusive.	
	Number of Policies.	Amount Insured.	Number of Policies.	Amount Insured.
		$ cts.		$ cts.
Life	1	25 00	40	2,344 00
Endowment	20	678 00	122	5,598 00
Totals	21	703 00	162	7,942 00

NUMBER and amount of claims paid during 1904 at ages grouped as above.—Nil.

THE FEDERAL LIFE ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—DAVID DEXTER. | Chief Agent and Managing Director—DAVID DEXTER.

Head Office—Hamilton, Ontario.

(Incorporated December 21, 1874, by Act 38 Vic., cap 68 (Ontario); amended in 1875 by 39 Vic., cap. 1 (Ontario). Organized February, 1882. Incorporated in 1898 by an Act of the Parliament of Canada, 61 Vic., cap. 103. Commenced business in Canada June, 1882.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	$ 1,00 ,000 00
Amount paid up in cash	130,000 00

(For List of Shareholders, see Appendix).

ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate (unencumbered)	$ 50,030 38
Amount secured by way of loans on real estate, by bond or mortgage, first liens	701,935 95
Amount of loans secured by bonds, stocks or other marketable collaterals	151,213 26

Viz., on shares of :—

	Par value.	Market value.	Amount loaned.
Hamilton Provident and Loan Co	$ 5,000 00	$ 6,050 00	$ 3,000 00
Bank of Hamilton	2,400 00	5,196 00	3,781 76
Hamilton Steamboat Co.	7,000 00	8,400 00	4,000 00
Bank of Hamilton	8,400 00	18,186 00	16,000 00
Hamilton Gas Light Co.	4,760 00	5,950 00	2,224 00
Canadian Bank of Commerce	1,750 00	2,931 00	1,382 50
Hamilton Cataract Power, Light and Traction Co., Limited, preferred stock	12,000 00	11,400 00	13,500 00
" " common stock.	15,000 00	11,250 00	
" " preferred stock	5,000 00	4,750 00	2,325 00
" " "	8,500 00	8,075 00	19,400 00
" " common stock.	21,400 00	16,050 00	
" " preferred stock	130,400 00	123,880 00	85,600 00
" " common stock.	5,000 00	3,750 00	
Total	$ 226,610 00	$ 225,868 00	$ 151,213 26

(Amount of loans as above on which interest has been due for one year or more previous to statement, $2,000).

Amount of loans made to policy-holders on the company's policies assigned as collaterals	256,914 39
Premium obligations on policies in force	272 62

FEDERAL LIFE—*Continued.*

ASSETS—*Concluded.*

Stocks and bonds owned by the company, viz.:—

	Par value.	Market value.
*St. Thomas debentures	$ 3,000 00	$ 3,000 00
*Gananoque	5,000 00	4,927 58
*Vancouver debentures	12,000 00	11,110 21
*Seaforth "	12,500 00	12,792 73
*Clinton "	2,500 00	2,646 53
*Pembroke "	5,981 55	6,338 08
*City of Winnipeg debentures	39,000 00	39,550 15
Landed Banking and Loan Campany	50,000 00	50,000 00
Ottawa Electric Company	23,000 00	25,708 04
Toronto Electric Light Company	25,000 00	25,107 36
Toronto Railway Company	49,333 33	51,441 33
Canadian Northern Railway bonds	15,000 00	14,900 28
Bell Telephone Co. of Canada	75,000 00	84,451 82
City of Winnipeg	1,000 00	1,014 10
Winnipeg Electric Street Railway Co	20,000 00	21,911 38
Hamilton Gas Light Co. bonds	10,000 00	10,000 00
Sao Paulo Tramway Co. bonds	75,000 00	67,602 19
Imperial Rolling Stock bonds	110,000 00	107,907 49
Montreal, Light, Heat and Power Co. bonds	35,000 00	35,556 87
Hudson Bay Co. stock	9,730 00	50,596 00
Hamilton Cataract Power Light and Traction Co. bonds	25,000 00	25,571 68
" " " " perferred stock	35,000 00	33,250 00
Total par and market values	$ 638,044 88	$ 685,383 82

Carried out at value in account		$ 662,203 17
Cash at head office		913 44
Cash in banks, viz.:—		
Bank of Hamilton, Hamilton, current account	$ 15,153 32	
" " deposit account	13,705 22	
Traders Bank	49,515 48	
Hamilton Provident and Loan Society	1,992 02	
Bank of Hamilton, Toronto branch	691 78	
" " Winnipeg branch	360 27	
Total		81,418 09
Agents' ledger balances		1,694 59
Advance to agents, to be repaid from commissions		2,269 00
Fire insurance premiums paid on account of mortgagors		2,232 88
Total		$ 1,911,097 77

OTHER ASSETS.

Market value of bonds, stocks and real estate over value in account		32,800 27
Interest due	$ 6,617 60	
" accrued	24,720 29	
Total carried out		31,337 89
Due from other companies for claims reinsured		8,000 00
Office furniture		3,709 09
Policy loans under non-forfeiture agreements		2,215 06
Net amount of uncollected and deferred premiums on new business, $49,477.48; on renewals, $110,135.81		159,613 29
Total assets		$ 2,148,773 37

*Deposited with Receiver General.

FEDERAL LIFE—*Continued.*

LIABILITIES.

Amount computed to cover the net present value of all policies in force.	$ 1,883,776 94	
Reserve for reversionary additions and premium reductions	7,067 24	
Reserve for life annuities	17,607 74	
Total	$ 1,908,451 92	
Deduct value of policies reinsured in other companies	13,659 87	
*Net reinsurance reserve		$ 1,894,792 05
Present value of amounts not yet due on matured instalment policies		10,237 48
Claims for death losses unadjusted but not resisted		45,140 00
Claims for death losses resisted—in suit		6,000 00
Claims for matured endowments unadjusted but not resisted		6,000 00
Amount of dividends or bonus to policy-holders due and unpaid		766 03
Total liabilities		$ 1,962,935 56
Surplus on policy-holders' account		$ 185,837 81
Capital stock paid up		130,000 00

INCOME DURING THE YEAR.

Cash received for premiums	$ 524,125 25	
Premium obligations taken in part payment of premiums	1,040 42	
Premiums paid by dividends	16,223 16	
Cash received for annuities	1,000 00	
Total (first year, $83,035.17 ; renewals, $458,353.66 ; annuities $1000)	$ 542,388 83	
Deduct amount paid to other companies for reinsurance	10,864 92	
Net premium income		$ 531,523 91
Received for interest		84,120 70
Received for rent		859 41
Profit on sale of securities		1,349 40
Total income		$ 617,853 42

EXPENDITURE DURING THE YEAR.

Cash paid for death losses ($27,500 of which accrued in previous years)	$ 143,400 00	
Payments on matured instalment policies	900 00	
Total	$ 144,300 00	
Deduct amount received from other companies for reinsured death claims	6,585 00	
Net amount paid for death claims		$ 137,715 00
Cash paid for endowment claims		3,000 00
Cash paid to annuitants		3,200 57
Cash paid for surrendered policies		23,908 87
Cash dividends paid policy-holders		10,894 70
Dividends applied in payment of premiums		3,969 04
Dividends applied in payment of premiums (Homan's plan policies)		16,223 16
Total paid to policy-holders		$ 198,911 34
Cash paid to stockholders for dividends		10,400 00

*Based on the H^{M}. Table of Mortality with interest at 4½ per cent for policies issued on or before December 31, 1898 ; and with interest at 3½ and 3 per cent for policies issued since that date. The guaranteed security business, forming nearly one-half the total issue since June, 1896, are valued upon the H^{M}. 4 and H^{M}. 3 per cent basis.

FEDERAL LIFE - *Continued.*

EXPENDITURE DURING THE YEAR—*Concluded.*

Taxes, license, fees or fines	$	5,240 19
Cash paid for commissions, salaries and other expenses of officials		134,320 82
Miscellaneous payments, viz:—Medical fees, $8,066.50; printing, $8,540.63; postage, $1,781.34; exchange, $206.08; legal expenses, $369.86; rent, $4,974.49; commission on loans, $626.50; fuel and light, $269.08; furniture, $219.47; directors and auditors, $1,946.40; written off agents' balances, $843.82; insurance books, $10.95; bad debts, $130.26; sundries, $2,741.36; commission on life annuities, $40, telephone and telegrams, $679 20		31,445 94
Total expenditure	$	380,318 29

PREMIUM NOTE ACCOUNT,

Premium obligations on hand at commencement of year	$	231 26
" received during the year		41 36
Total note assets at December 31, 1904	$	272 62

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1903	$	1,673,231 30
Amount of cash income as above		617,853 42
Policy loans		331 34
Total	$	2,291,416 06
Amount of expenditure as above		380,318 29
Net ledger assets, December 31, 1904	$	1,911,097 77

MISCELLANEOUS.

Number of new policies reported during the year as taken 2091		
Amount of said policies	$	2,874,565 50
" " reinsured in other licensed companies		52,000 00
Number of policies become claims during the year 88		
Amount of said claims (including matured endowments)		165,040 00
" above claims reinsured in other licensed companies		12,585 00
Number of policies in force at date 11,099		
Amount of said policies	$ 16,047,283 26	
Bonus additions thereon	562 97	
Total	$ 16,047,846 23	
Amount of said policies reinsured in other licensed companies	398,500 00	
Net amount in force at December 31, 1904		15,649,346 23
Number of life annuities in force at December 31, 1904 10		
Amount of annual payments thereunder		3,068 91

FEDERAL LIFE—*Concluded.*

EXHIBIT OF POLICIES.

	No.	Amount.	No.	Amount.
In force at beginning of year :—				
Whole life policies	7,468	$ 10,357,264		
Endowment assurances	1,699	2,315,674		
All other policies	966	2,271,700		
Bonus additions		612		
			10,133	$ 14,945,250
New policies issued :—				
Whole life policies	1,574	$ 2,164,853		
Endowment assurances	577	799,146		
All other policies	26	46,500		
			2,177	3,010,499
Old policies revived			7	11,700
Old policies changed and increased			15	30,000
Totals			12,332	$ 17,997,449
Deduct policies terminated			1,233	1,949,603
In force at end of year :—				
Whole life policies	8,195	$ 11,214,712		
Endowment assurances	2,001	2,748,871		
All other policies	903	2,083,700		
Bonus additions		563		
			11,099	$ 16,047,846

DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Terminated by death	84	$ 157,040
" maturity	4	8,000
" expiry	21	58,000
" surrender	66	117,942
" lapse	958	1,440,977
" change and decrease	14	31,710
" not taken	86	135,934
Total	1,233	$ 1,949,603

DETAILS OF POLICIES REINSURED.

	No.	Amount.
Whole life	22	$ 69,500
Endowments	4	14,000
All other policies	115	315,000
Total	141	$ 398,500

THE GERMANIA LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—CORNELIUS DOREMUS. | Secretary—CARL HEYE.
Principal Office—20 Nassau Street, New York.
Chief Agent in Canada—C. R. G. JOHNSON. | Head Office in Canada—1723 Notre Dame Street, Montreal.

(Incorporated, April 10, 1860. Commenced business in Canada, November, 1887.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash	$ 200,000 00

ASSETS IN CANADA.

Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals		$ 4,478 00
Bonds owned by the company and held by the Receiver General, viz :—	Par value.	
Canadian Northern Railway bonds, guaranteed by Province of Manitoba	$ 97,333 33	
Montreal Harbour bonds	25,000 00	
Town of Westmount bonds	25,000 00	
City of Victoria, B.C., bonds	25,000 00	
Total par value	$ 172,333 33	
Carried out at market value		173,177 22
Interest accrued		2,922 01
Gross premiums due and uncollected on Canadian policies in force	$ 219 28	
Gross deferred premiums on same	534 49	
Total outstanding and deferred premiums	$ 753 77	
Deduct cost of collection at 22½ per cent	169 60	
Net outstanding and deferred premiums		584 17
Total assets in Canada		$ 181,161 40

LIABILITIES IN CANADA.

Amount computed to cover the net present value of all Canadian policies in force	$ 92,154 00
Reserve for reversionary additions and premium reductions	771 00
*Total reserve	$ 92,925 00
Amount of dividends or bonuses to Canadian policy-holders due and unpaid	84 64
Premium paid in advance	180 50
Total liabilities in Canada	$ 93,190 14

*Actuaries' 4 per cent Table, and American Experience Table, 3½ per cent and 3 per cent.

GERMANIA LIFE—*Continued.*

INCOME IN CANADA.

Cash received for premiums	$ 6,464 17	
Premiums paid by dividends	38 98	
Total premium income		$ 6,503 15
Received for interest or dividends		6,893 33
Interest on policy loans		237 27
Total income in Canada		$ 13,633 75

EXPENDITURE IN CANADA.

Cash paid for death losses in Canada (accrued in previous year, $450; including bonus additions, $64.80)		$ 4,785 70
Cash paid for matured endowments in Canada (including bonus additions $313.66.)		35,313 66
Cash paid for surrendered policies		6,608 08
Cash dividends applied in payment of premiums in Canada		38 98
Total net amount paid policy-holders in Canada		$ 46,746 42
Commission, salaries and other expenses of officials in Canada		50 00
Taxes, licenses, fees or fines		4 26
Total expenditure in Canada		$ 46,800 68

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	11	
Amount of said policies		$ 28,600 00
Number of policies become claims in Canada during the year	6	
Amount of said claims		38,873 00
Number of policies in force in Canada at date	115	
Amount of said policies	$ 194,842 00	
Bonus additions thereon	1,057 00	
Net amount in force at December 31, 1904		195,899 00

EXHIBIT OF POLICIES.

	No.	Amount.	No.	Amount.
In force at beginning of year:—				
Whole life	48	$ 75,188 00		
Endowments	66	147,404 00		
Bonus additions		1,356 00		
			114	$ 223,948 00
New policies issued, including increase through change of residence:—				
Whole life	6	$ 17 600		
Endowments	5	11 000		
Bonus additions		74		
			11	28,674 00
Total			125	$ 252,622 00
Deduct terminated			10	56,723 00
In force December 31, 1904:—				
Whole life	51	$ 89,438 00		
Endowments	64	105,404 00		
Bonus additions		1,057 00		
			115	$ 195,899 00

GERMANIA LIFE—*Continued*

DETAILS OF TERMINATIONS.

	No.	Amount.
Policies terminated by death	4	$ 3,559
" " maturity	2	35,314
" " surrender	2	11,000
" " change of residence and decrease	2	6,850
Total	10	$ 56,723

General Business Statement for the Year ending December 31, 1904.

INCOME DURING THE YEAR 1904.

Total premium income	$ 4,478,240 15
Interest	1,282,901 88
Received for rents	240,040 40
Total income	$ 6,001,182 43

DISBURSEMENTS DURING THE YEAR 1904.

Net amount paid for losses and matured endowments	$ 2,357,739 93
Cash paid to annuitants	36,934 94
Surrender values paid in cash	275,971 02
Surrender values applied to purchase paid up insurance and annuities	107,179 40
Dividends paid policy-holders in cash	83,992 50
Dividends applied to pay renewal premiums	132.714 05
Dividends applied to purchase paid-up additions and annuities	32,453 03
Paid for claims on supplementary contracts not involving life contingencies	1,528 48
Paid to stockholders for interest and dividends	24,000 00
Commission and bonuses to agents	590,189 16
Salaries and allowances for agencies	126,910 75
Agency supervision, travelling and other agency expenses	120,644 11
Medical examiners' fees and inspection of risks	54,804 03
Salaries of officers and office employees	114,182 42
Taxes, licenses and insurance department fees	98,955 34
Rents	30,140 00
Commuting renewal commissions	166 07
General expenses	211,307 59
Total disbursements	$ 4,399,812 82

LEDGER ASSETS.

Book value of real estate exclusive of all encumbrances	$ 3,111,069 37
Mortgage loans, first liens on real estate	16,909,978 00
Loans made to policy-holders on the company's policies assigned as collateral	2,041,013 71
Book value of bonds and stocks owned	9,983,923 39
Cash in hand and in banks	811,699 01
Total ledger assets	$ 32,857,683 48

GERMANIA LIFE—*Continued.*

NON-LEDGER ASSETS.

Interest due and accrued	$	357,855 28
Rents due and accrued		7,638 33
Market value of bonds and stocks over book value		227,718 53
Net amount of uncollected and deferred premiums		653,886 77
Total assets	$	34,104,782 39

LIABILITIES.

*Net reinsurance reserve	$	29,035,049 00
Total policy claims		129,618 61
Present value of amounts not yet due on supplementary contracts not involving life contingencies		24,277 47
Unpaid dividends or surplus or other description of profits due policy-holders		52,084 35
Premiums paid in advance, including surrender values so applied		11,193 27
Liability on cancelled policies upon which surrender values may be demanded		7,779 58
Dividends apportioned, payable to policy-holders during 1905		343,055 51
Dividends apportioned, payable to policy-holders subsequent to 1905		1,662,829 10
Extra reserve for absolute, war and world policies		100,063 08
Capital stock paid up		200,000 00
Unassigned funds (surplus)		2,538,832 42
Total liabilities	$	34,104,782 39

EXHIBIT OF POLICIES.

Number of new policies issued during the year	8,429	
Amount of said policies	$	14,366,112 00
Number of policies terminated during the year	5,004	
Total amount terminated		8,665,986 00
Number of policies in force at December 31, 1904	61,279	
Net amount of said policies		103,937,343 00

*Based on Combined Experience Table of Mortality with 4 per cent interest for policies issued prior to January 1st, 1901.

The American Experience Table of Mortality with 3½ per cent and 3 per cent interest respectively for policies issued after that date.

The American Experience Table of Mortality with 3½ per cent interest for reversionary additions and reduction of premiums.

THE GREAT-WEST LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—ALEX. MACDONALD.
Chief Agent and Managing Director—J. H. BROCK.

Secretary—A. JARDINE.
Principal Office—Winnipeg, Man

(Incorporated, August 28, 1891, by 54-55 Vic., cap. 115. Commenced business in Canada August 18, 1892.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	$ 1,000,000 00
" " amount paid up in cash	250,000 00

(For List of Shareholders, see Appendix)

ASSETS AS PER LEDGER ACCOUNTS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens	$ 2,009,719 39
Amount of loans as above on which interest has been overdue for one year or more previous to statement	$ 11,814.58
Amount of loans to policy-holders on the company's policies assigned as collateral	149,503 67

Stocks and bonds owned by the company:—

	Par value.	Ledger value.	Market value.
Canada Permanent and Western Canada Mortgage Corporation stock	$ 25,000 00	$ 30,000 60	$ 30,500 00
Canada Landed and National Investment Co. stock	5,450 00	5,722 50	5,995 00
* City of Winnipeg debentures	56,000 00	56,000 00	56,999 15
Didsbury School debentures	2,400 00	2,500 00	2,648 41
Nose Creek School debentures	150 00	150 00	163 54
Kimberley School debentures	97 50	97 50	102 75
Castleton School debentures	240 00	242 00	247 31
Woodside School debentures	200 00	212 00	230 15
Yellow Grass School debentures	490 00	490 00	504 70
Village of Dauphin debentures	5,444 10	5,444 10	6,340 63
Dufresne School debentures	630 00	634 00	681 04
Douglaston School debentures	420 00	422 00	450 85
Village of Olds debentures	700 00	705 00	746 60
Village of Wetaskiwin debentures	700 00	728 50	792 15
Richard School debentures	1,750 00	1,766 00	1,858 75
Ramsay School debentures	1,275 00	1,275 00	1,378 42
Rose Briar School debentures	400 00	401 00	438 28
Scandia School debentures	240 00	241 00	257 42
Sidney School debentures	400 00	400 00	408 03
Village of Lumsden debentures	800 00	800 00	837 52
Vegreville School debentures	270 00	271 00	291 38
Westward Ho School debentures	300 00	305 00	312 38
Craven School debentures	630 00	677 00	697 09
New Hope School debentures	720 00	720 00	750 71
Spier School debentures	400 00	420 00	446 10

* In deposit with Receiver General.

GREAT-WEST—*Continued.*

ASSETS—*Concluded.*

Stocks and bonds owned by the company—*Concluded.*

Trout Creek School debentures	787 50	813 00	908 98
Hillside School debentures	450 00	488 00	527 79
St. Joseph School debentures	1,600 00	1,656 00	1,787 16
Rathwell School debentures	4,500 00	4,500 00	4,500 00
Sunny Slope School debentures	720 00	720 00	778 24
Rockland School debentures	700 00	700 00	718 48
Fridenson School debentures	1,080 00	1,130 00	1,204 63
Cornwall School debentures	350 00	350 00	362 14
Viking School debentures	450 00	452 00	480 50
Raymond School debentures	12,600 00	12,600 00	13,454 05
Frobisher School debentures	900 00	900 00	945 50
Cut Bank School debentures	800 00	800 00	837 52
San Francisco School debentures	1,000 00	1,005 00	1,041 66
Village of Didsbury debentures	450 00	450 00	484 43
Village of Weyburn	900 00	900 00	961 00
Village of Rouleau	900 00	900 00	945 50
Town of Weyburn	1,800 00	1,800 00	1,898 71
West Union School debentures	200 00	205 00	201 90
McKay School debentures	950 00	950 00	1,023 30
Marion School debentures	500 00	505 00	542 96
Great Bend School debentures	1,000 00	1,005 00	1,093 39
Chipman Creek School debentures	700 00	705 00	718 49
Grand Prairie School debentures	1,000 00	1,093 00	1,113 53
Athabasca Landing School debentures	1,000 00	1,005 00	1,038 55
Hayward School debentures	810 00	810 00	892 52
Deleware School debentures	1,000 00	1,005 00	1,073 58
May Flower School debentures	640 00	640 00	654 53
Long Creek School debentures	1,500 00	1,506 00	1,633 42
Naisberry School debentures	1,000 00	1,005 00	1,088 95
Imperial School debentures	900 00	905 00	976 76
North Regina School debentures	600 00	605 00	650 72
Bienfait debentures	1,000 00	1,005 00	1,084 53
Bluffview School debentures	600 00	605 00	638 85
Staveley School debentures	1,500 00	1,505 00	1,556 76
Model School debentures	500 00	505 00	544 24
Crystal Spring School debentures	800 00	805 00	857 11
Laurel School debentures	1,200 00	1,205 00	1,282 08
Utopia School debentures	800 00	805 00	874 71
Village of Yellow Grass debentures	600 00	600 00	624 65
McKay School debentures	285 00	285 00	305 85
Reddeman School debentures	1,200 00	1,220 00	1,282 74
Village of Balgonie	1,000 00	1,005 00	1,063 51
" Cardston	2,500 00	2,507 00	2,676 38
" Drinkwater	1,000 00	1,093 00	1,145 98
Orton School debentures	800 00	805 00	880 03
Total par, ledger and market values	$160,679 10	$166,711 60	$173,434 67

Carried out at ledger value		$ 166,711 60
Cash at head office		3,032 83
Cash in banks, viz.:—		
Bank of Nova Scotia, St. John, N.B.	$ 1,011 01	
Imperial Bank, Winnipeg, Man	9,334 51	
Imperial Bank, Calgary	954 59	
Imperial Bank, Vancouver	641 33	
Union Bank, Winnipeg	2,936 42	
Dominion Bank, Winnipeg	2,067 40	
Total		16,945 26
Office furniture and fixtures		5,438 83
Advances to agents to be repaid by commission		5,760 67
Reversions		2,984 95
Fire insurance premiums advanced on account of mortgagors		256 20
Total ledger assets		$ 2,360,353 40

GREAT-WEST—*Continued.*

OTHER ASSETS.

Market value of stocks, bonds, debentures, &c., over value in account, $6,723.07.		
Interest due, $11,398.05; interest accrued, $57,668.38; total		$ 69,066 43
Net amount of outstanding and deferred premiums: on new business, $30,640.92; on renewals, $97,922.25		128,563 17
Total assets		$ 2,557,983 00

LIABILITIES.

Amount computed to cover the net present value of all policies in force	$ 1,920,028 00	
Reserve for reversionary additions and premium reductions	5,735 00	
Reserve for life annuities	53,106 00	
Total	$ 1,978,867 00	
Deduct value of policies reinsured	1,255 00	
* Net reinsurance reserve		$ 1,977,612 00
Present value of amounts not yet due on matured instalment policies		12,721 80
Claims for death losses resisted, not in suit		1,000 00
Amount of dividends or bonuses to policy-holders, declared but not due		6,293 14
" " " " due and unpaid		70 68
Dividends to stockholders due 2nd January, 1905		12,500 00
Premiums paid in advance		4,638 25
Interest on mortgages and loans on policies paid in advance		2,454 69
Total liabilities		$ 2,017,290 56
Surplus on policy-holders' account		$ 540,692 44
Capital stock paid up		250,000 00

INCOME DURING THE YEAR.

Cash received for premiums (new $153,935.62; renewal, $501,583.56)	$ 655,519 18	
Premiums paid by dividends	1,225 46	
Cash received for annuities	8,110 00	
Total	$ 664,854 64	
Deduct premiums paid to other companies for reinsurance	1,907 38	
Net premium income		$ 662,947 26
Amount received for interest or dividends on stock, &c		133,262 35
Total income		$ 796,209 61

* Based on Actuaries' (Combined Experience) 4 per cent table for policies issued on or before Dec. 31, 1899, and on the Institute of Actuaries' Hm. Table with interest at 3½ per cent for all policies issued since that date.

For Life Annuities, Actuaries' Table with 4 per cent interest.

GREAT-WEST—*Continued.*

EXPENDITURE DURING THE YEAR.

Cash paid for death losses	$	96,773 27
Payment on matured instalment policies		1,300 00
Net amount paid for death claims	$	98,073 27
Net amount paid for matured endowment claims (including bonus additions, $730.50)		7,230 50
Cash paid to annuitants		5,111 62
Cash paid for surrendered policies		9,107 48
Cash dividends paid to policy-holders		2,024 19
Cash dividends applied in payment of premiums		2,504 63
Total paid policy-holders	$	124,051 69
Cash paid stockholders for interest or dividends		24,588 08
Cash paid for commissions, salaries and other expenses of officials		158,865 73
Taxes, licenses, fees or fines		5,582 11
Sundry expenditure, viz:—Medical fees, $18,195.45; travelling expenses, $3,252.27; rents, $5,476.28; stationery and printing, $8,093.75; advertising, $4,317.03; postage and telegrams, $3,228.11; agency expenses, $1,150; legal expenses, $1 597.39; express charges, $750.50; exchange, $458.87; sundries, $6,465.87; directors' fees, $2,001; written off office furniture and fittings, $2,443.53		57,430 05
Total expenditure	$	370,517 66

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1903	$	1,935,736 45
Amount of cash income as above		796,209 61
Total	$	2,731,946 06
Amount of expenditure as above	$	370,517 66
Amount written off mortgages and collateral loans		1,075 00
Total	$	371,592 66
Balance, net ledger assets, Dec. 31, 1904	$	2,360,353 40

MISCELLANEOUS.

Number of new policies reported during the year as taken	3,603	
Amount of said policies	$	5,103,413 00
Amount of said policies reinsured in other licensed companies in Canada		25,000 00
Number of policies become claims during the year (including matured endowments)	80	
Amount of said claims (including matured endowments)		105,303 50
Number of policies in force at date	14,335	

GREAT-WEST—*Concluded.*

MISCELLANEOUS—*Concluded.*

Amount of said policies	$ 20,599,495 00	
Bonus additions thereon	11,904 00	
Total	$ 20,611,399 00	
Amount of said policies reinsured in other licensed companies in Canada	138,500 00	
Net amount in force at December 31, 1904		$20,472,899 00
Number of life annuities in force at December 31, 1904	22	
Amount of annual payments thereunder		6,328 69

EXHIBIT OF POLICIES.

	No.	Amount.	No.	Amount.
In force at beginning of year :—				
Whole life policies	9,341	$ 12,874,270 00		
Endowments	1,873	2,528,198 00		
Term and all other	1,265	2,610,760 00		
Bonus additions		10,411 00		
			12,479	$ 18,023,639 00
New policies issued :—				
Whole life	2,723	$ 3,585,150 00		
Endowments	746	989,420 00		
Term and all other	334	790,725 00		
			3,803	5,365,295 00
Old policies revived			62	91,000 00
Old, changed and increased			77	145,779 50
Total			16,421	$ 23,625,713 50
Deduct terminated			2,086	3,014,314 50
In force at end of year :—				
Whole life	10,775	$ 14,801,969 00		
Endowments	2,261	3,080,581 00		
Term and all other	1,299	2,716,945 00		
Bonus additions		11,904 00		
			14,335	$20,611,399 00
Deduct for instalment policies				481,610 00
			14,335	$20,129,789 00

DETAILS OF TERMINATIONS.

	No.	Amount.
Termination by death	76	$ 98,073 00
" maturity	4	7,230 50
" expiry	45	110,130 00
" surrender	131	195,789 00
" lapse	782	1,135,800 00
Policies changed and decreased	77	194,242 00
Policies not taken	971	1,273,050 00
Total	2,086	$ 3,014,314 50

DETAILS OF POLICIES REINSURED.

Term and all other policies	28	$ 138,500 00

THE HOME LIFE ASSOCIATION OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—JOHN FIRSTBROOK | Managing Director and Chief Agent —A. J. PATTISON

Principal Office—Toronto.

(Incorporated, May 16, 1890, by 53 Vic., cap. 46. Amended July 10, 1899, by 62–63 Vic., cap. 114. Commenced business in Canada, May 12, 1892.)

CAPITAL.

Amount of joint stock and guarantee capital authorized	$ 1,000,000 00
Amount subscribed for	1,000,000 00
Amount paid up in cash	167,796 00

(For List of Stockholders, see Appendix.)

ASSETS.

Value of real estate held by the company	$ 125,000 00
Amount secured by loans on real estate by bond or mortgage, first liens	36,785 76
Amount of loans made to policy-holders on the company's policies assigned as collateral	1,428 00
Premium obligations on the policies in force	137,408 73

Stocks and bonds owned by the company:—

	Par value.	Ledger value.	Market value
Canada 2½ per cent inscribed stock	$ 48,666 67	$ 44,530 00	$ 44,975 00
City of Toronto 3½ per cent bonds	9,733 33	9,733 33	9,733 33
Derry School debentures	490 00	490 00	490 00
Victoriaville School debentures	6,794 81	6,794 81	6,794 81
Canada Permanent Mortgage Corporation stock	8,000 00	9,851 15	9,920 00
Grand Valley Ry. Co. bonds	44,000 00	37,710 00	46,200 00
Ontario Electric Light, Heat and Power Co., Limited	39,500 00	11,350 70	11,350 70
Total par, ledger and market values.	$ 157,184 81	$ 120,459 99	$ 129,463 84

Carried out at ledger value	120,459 99
Cash in Canadian Homestead Loan and Savings Association	20,000 00

Cash in banks, viz.:—

Dominion Bank, Toronto	$ 22,757 04	
Union Bank, Winnipeg	2,649 86	
Total		25,406 90
Net debtor and creditor balances		1,104 08
Total ledger assets		$ 467,593 46

HOME LIFE ASSOCIATION—*Continued.*

OTHER ASSETS.

Market value of bonds and stocks over ledger value		$ 9,003 85
Advances to agents		10,586 78
Interest due	$ 12,008 65	
" accrued	5,096 84	
Total carried out		17,105 49
Rents due, $98.36; and accrued, $2,538.68		2,637 04
Office furniture		3,301 45
Net amount of outstanding and deferred premiums: on new business, $14,980.21; on renewals, $13,775.76		28,755 97
Total assets		$ 538,984 04

LIABILITIES.

Amount computed to cover net present value of all policies in force	$ 364,634 18	
Deduct value of policies reinsured in other companies	1,931 85	
*Net reinsurance reserve		$ 362,702 33
Present value of amounts not yet due on matured instalment policies		618 63
Claims for death losses, adjusted but not due	$ 1,000 00	
" " unadjusted but not resisted	8,000 00	
Net amount due on account of claims		9,000 00
Total liabilities		$ 372,320 96
Surplus on policy-holders' account		$ 166,663 08
Capital stock paid up		167,796 00

INCOME.

Gross cash received for premiums (new, $31,937.87; renewal, $98,166.57)	$ 130,104 44	
Premium obligations taken in part payment of premiums	97 37	
Total	$ 130,201 81	
Deduct premiums paid to other companies for reinsurance	765 38	
Total net premium income		$ 129,438 43
Received for interest or dividends on stocks, &c		22,211 04
Received for rents (net)		1,190 46
Received for premiums on stock		98 00
Endorsement fees, $17.50; reorganization account, $114; suspense account, $7.38		138 88
Total		$ 153,076 81
Received for calls on capital stock and for increased capital		2,613 00
Total income		$ 155,689 81

* Based upon the Hm. Table of Mortality, with interest at 3½ per cent.

HOME LIFE ASSOCIATION—*Continued.*

EXPENDITURE.

Cash paid for death losses	$ 23,124 82	
Premium obligations used in payment of same	2,916 84	
Payment on matured instalment policies	50 00	
Total	$ 26,091 66	
Net amount paid for death claims (of which $8,688.69 accrued in previous years)		$ 26,091 66
Premium liens cancelled by lapse		17,744 35
Cash paid for surrendered policies		1,305 01
Total amount paid policy-holders		$ 45,141 02
Commission, salaries and other expenses of officials		59,707 27
Taxes, licenses, fees or fines		2,199 39
Miscellaneous payments, viz.:—Agency rents, $1,571; Postage; $795.89; advertising, $754.96; printing and stationery, $1,476.52; agency expenses, $2,391.73; confidential reports, $362.33; calendars, $167.25; commission on loans, $30; sundry expenses, $83.08; legal expenses $845.71; lighting. $35.68; office furniture, $438.08; medical fees, $4,255; rent, $900; investigating claims, $17.95; telephone, $100.40; telegrams and express, $132.29; lithographs, $775.21; exchange, $165.90; travelling expenses, $7.75		15,306 73
Total expenditure		$ 122,354 41

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1903	$ 409,424 31
Amount of cash income as above	155,689 81
Appreciation in ledger value of real estate	25,000 00
Total	$ 590,114 12
Amount of expenditure as above	$ 122,354 41
Amount written off ledger value of bonds	166 25
Total	$ 122,520 66
Balance, net ledger assets at December 31, 1904	$ 467,593 46

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at December 31, 1903		$ 146,817 94
Premium obligations received during the year		11,474 77
Total		$ 158,292 71
Deductions during the year, viz.:—		
Amount of obligations used in payment of claims	$ 2,916 84	
" " voided by lapse	17,744 35	
" " redeemed in cash	222 79	
Total deductions		20,883 98
Balance, premium obligations at December 31, 1904		$ 137,408 73

HOME LIFE ASSOCIATION—*Continued.*

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	926	
Amount of said policies		$ 1,093,472 00
Amount of said policies reinsured in other licensed companies in Canada		7,000 00
Number of policies become claims in Canada during the year	22	
Amount of said claims		31,250 00
Number of policies in force in Canada at date	3,192	
Amount of said policies	$ 3,949,053 00	
Amount of said policies reinsured	30,500 00	
Net amount in force, December 31, 1904		3,918,553 00

EXHIBIT OF POLICIES.

Policies in force, December 31, 1903:—

	No.	Amount.	No.	Amount.
Whole life policies	2,048	$ 2,582 684		
Endowment assurances	466	606 416		
Advance payment policies	38	41 000		
Assessment policies	223	281 500		
All other policies	23	32 000		
			2,798	$ 3,543,600 00

New policies issued :—

Whole life policies	717	$ 824 974		
Endowment assurances	309	366 498		
All other policies	6	15 000		
			1,032	1,206,472 00
Old policies revived			17	16,500 00
Old, changed and increased			56	49,418 00
Total			3,903	$ 4,815,990 00
Deduct policies terminated			711	866,937 00

Policies outstanding at December 31, 1904:—

Whole life policies	2,349	$ 2,879 647		
Endowment Assurances	640	799 906		
Assessment policies	182	232 500		
All other policies	21	37 000		
Total policies in force at December 31, 1904			3,192	$ 3,949,053 00

HOME LIFE ASSOCIATION—*Concluded.*

DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE DURING THE YEAR 1904.

	No.	Amount.
Policies terminated by death	22	$ 31,250 00
" " surrender	31	52,500 00
" " lapse	512	621,965 00
" " change and decrease	40	48,222 00
" " not being taken	106	113,000 00
Total terminated	711	$ 866,937 00

DETAILS OF POLICIES REINSURED.

	No.	Amount.
Whole life policies	6	$ 15,000 00
Endowment assurances	3	4,000 00
Assessment policies	1	4,500 00
All other policies	2	7,000 00
Total	12	$ 30,500 00

THE IMPERIAL LIFE ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—Hon. SIR MACKENZIE BOWELL, P.C., K.C.M.G.
Managing Director and Chief Agent—F. G. Cox.
Secretary and Actuary—THOMAS BRADSHAW, F.I.A.
Head Office—Toronto.

(Incorporated, April 23, 1896, by Act 59 Vic., cap. 50. Commenced business October 1, 1897.)

CAPITAL.

Amount of capital authorized and subscribed for	$ 1,000,000 00
Amount paid up in cash	450,000 00

(For List of Shareholders see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens	$ 803,863 89
(Amount of loans as above on which interest has been overdue for one year or more previous to statement, $650.00.)	
Amount of loans secured by bonds, stocks or other marketable collaterals	283,000 00

	Par value.	Market value.	Amount loaned.
Sao Paulo Tramway Light and Power Co., 1st mortgage debentures	$ 4,000 00	$ 3,600 00	$ 3,000 00
International Transit Co., 1st mortgage gold bonds	90,000 00	90,000 00	80,000 00
1,000 shares Metropolitan Bank stock	100,000 00	200,000 00	170,000 00
53 shares Bank of Ottawa	5,300 00	11,395 00	10,000 00
1,000 shares Peoples Bank of Halifax	20,000 00	28,000 00	20,000 00
Totals	$ 219,300 00	$ 332,995 00	$ 283,000 00

Amount of loans made to policy-holders on the company's policies assigned as collaterals, $83,830.37; under automatic non-forfeiture provision, $6,191.03	90,021 40

*Stocks, bonds and debentures owned by the company, viz.:—

Bonds and debentures.	Par value.	Market value.	Ledger value.
City of Kingston debentures	$ 120,600 00	$ 132,523 21	$ 132,523 21
Toronto Electric Light Company's debentures	30,000 00	30,721 50	30,721 50
Central Canada Loan and Savings Company debentures	60,000 00	60,000 00	60,000 00
Town of Collingwood debentures	18,500 00	19,961 42	19,961 42

* Of these there are deposited with the Receiver General: City of Winnipeg debentures, $5,000; City of Kingston debentures, $120,600; Central Canada Loan and Savings Company's debentures, $60,000; Province of Quebec stock, $25,000; and the Collingwood, Perth, St. Vincent, Strathroy, Meaford and Merriton debentures. Total par value, $239,678.64.

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IMPERIAL LIFE ASSURANCE COMPANY OF CANADA—*Continued.*

ASSETS AS PER LEDGER ACCOUNTS—*Concluded.*

Bonds and debentures—Con.	Par value.	Market value.	Ledger value.
Town of Perth debentures	2,300 00	2,310 33	2,310 33
City of Winnipeg	25,000 00	25,000 00	25,000 00
Bell Telephone Co. bonds	24,000 00	26,330 15	26,330 15
Canadian Northern Railway first mortgage land grant bonds	100,000 00	100,000 00	100,000 00
Township of St. Vincent debentures	139 18	139 58	139 58
Strathroy debentures	2,415 75	2,484 11	2,484 11
Meaford debentures	3,600 01	3,709 84	3,709 84
Sao Paulo Tram. L. & P. Co. debentures	125,000 00	115,000 00	112,500 00
Merriton Village debentures	2,123 70	2,135 06	2,135 06
City of Guelph debentures	10,094 46	10,548 25	10,548 25
Electrical Development Co.	50,000 00	40,000 00	38,232 06
Toronto Savings & Loan Co	50,000 00	50,000 00	50,000 00
Niagara, St Catharines and Toronto Ry. Co.	22,000 00	22,081 35	22,081 35
Village of Cobden	4,910 86	4,684 10	4,684 10
Town of Bothwell	2,796 28	2,928 66	2,928 66
Total	$ 653,480 24	$ 650,557 56	$ 646,289 62
Stocks.			
Province of Quebec stock	$ 50,000 00	$ 47,000 00	$ 47,000 00
Dominion Bank, 60 shares	3,000 00	7,500 00	6,993 75
Bank of Ottawa, 125 shares	12,500 00	26,875 00	25,317 40
British America Assurance Co., 100 shares	2,500 00	2,400 00	6,375 00
Bank of Commerce, 26 shares	1,300 00	2,169 37	2,012 50
Ontario Bank, 120 shares	12,000 00	15,615 00	16,290 00
National Trust, 100 shares	10,000 00	14,150 00	13,948 43
Total	$ 91,300 00	$ 115,709 37	$ 117,937 08
Total par, market and ledger values	$ 744,780 24	$ 766,266 93	$ 764,226 70

Carried out at ledger value		$ 764,226 70
Cash at head office, $7,166.93; at Halifax branch, $42.79		7,209 72
Cash in bank, viz.:—		
Canadian Bank of Commerce, London, Ont	$ 224 00	
" " Hamilton	365 20	
" " Brantford	40 25	
" " Stratford	88 75	
Central Canada Loan and Savings Co., Toronto	52,617 05	
Toronto Savings and Loan Co., Peterboro	10,970 87	
Metropolitan Bank, Toronto	127,974 09	
" Petrolea	230 29	
Ontario Bank, Toronto	4,995 94	
" Port Arthur	12 84	
Union Bank, Toronto	658 48	
" Winnipeg	327 50	
" Regina	88 06	
Merchants Bank, Brandon	1,456 13	
Bank of Nova Scotia, St. John, N.B	19 15	
Traders Bank, Port Hope	127 67	
Total cash in banks		200,196 27
Amount of loans made on the security of other companies' policies assigned as collateral		5,261 95
Other company's policies purchased		1,153 00
Total		$ 2,154,932 93

IMPERIAL LIFE ASSURANCE COMPANY OF CANADA—*Continued.*

OTHER ASSETS.

Market value of stocks, bonds, &c., over ledger value		$ 2,040 23
Office furniture		10,000 00
Interest due		5,959 42
Interest accrued		16,481 01
Net amount of uncollected and deferred premiums—on new business, $51,966.18; on renewals, $165,601.03		217,567 21
Total assets		$ 2,406,980 80

LIABILITIES.

Amount computed to cover the net present value of all policies in force.	$ 1,907,271 00	
Reserve for life annuities	96,782 00	
Reserve for reversionary additions	817 00	
Reserve for loading *re* limited payment policies	6,816 00	
Total	$ 2,011,686 00	
Deduct value of policies reinsured in other companies	242,980 00	
*Total net reinsurance reserve		$ 1,768,706 00
Present value of amounts not yet due on matured instalment policies		35,516 00
Claims for death losses unadjusted but not resisted		3,500 00
†Claims for death losses resisted, in suit		1,000 00
Surrender values claimable on policies cancelled, whose reserves are not included above		643 19
Amounts of dividends or bonuses to policy-holders due and unpaid		1,049 37
Amounts of dividends to stockholders due January 2, 1905		6,750 00
Due on account of general expenses		5,473 34
Premiums paid in advance		2,454 90
Total liabilities		$ 1,825,092 80
Surplus on policy-holders' account		$ 581,888 00
Capital stock paid up		$ 450,000 00

INCOME DURING THE YEAR.

Cash received for premiums		$ 661,987 90
Cash received for annuities		6,267 00
Total		$ 668,254 90
Deduct premiums paid to other companies for reinsurance		70,836 03
Net premium income (new, $133,188.41; renewal, $457,963 46; annuity, $6,267.00)		$ 597,418 87
Received for interest or dividends		99,466 38
Profit on sale of securities		12,090 34
Total income during the year		$ 708,975 59

* Based on Institute of Actuaries' Hm. Table of Mortality with interest at 3½ per cent for assurances; and the Mortality Table of British Government Life Annuitants with interest at 3½ per cent for annuities.

† Premium paid after policy ceased to be in force. High Court of Justice and Divisional Court since rendered judgment with costs in favour of the company.

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IMPERIAL LIFE ASSURANCE COMPANY OF CANADA—*Continued.*

EXPENDITURE.

Cash paid for death losses	$ 54,558 55	
Payments on matured instalment policies	5,168 53	
Total	$ 59,727 08	
Deduct amount received from other companies for reinsured death claims	1,500 00	
Net amount paid for death losses		$ 58,227 08
Cash paid for matured endowments		7,500 00
Cash paid to annuitants		7,732 65
Cash paid for surrendered policies		9,262 27
Cash dividends paid to policy-holders		1,107 05
Total paid to policy-holders		$ 83,829 05
Cash dividends paid to stockholders		27,000 00
Commissions, salaries and other expenses of officials		168,545 21
Taxes, licenses, fees or fines		5,989 61
All other expenditures, viz.:—Advertising, $4,375.59; exchange, $1,046.49; general expenses, $4,998.79; insurance books and papers, $322.17; office furniture, $1,549.24; medical fees, $9,083.36; postage, $2,602.88; rent, fuel and light, $8,124.58; printing and stationery, $6,760.63; legal expenses, $654.29; investment expenses, $4,510.79; suspense account, $29.62; agents' advances written off, $9,512		53,570 43
Total expenditure		$ 338,934 30

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1903	$ 1,780,628 60
Amount of cash income as above	708,975 59
Cash recovered on item previously written off	524 97
Ledger value of bonds written up	3,738 07
Total	$ 2,493,867 23
Amount of expenditure as above	$ 338,934 30
Balance, net ledger assets at December 31, 1904	$ 2,154,932 93

MISCELLANEOUS.

Number of new policies reported during the year as taken	2,682	
Amount of said policies		$ 4,001,306 00
Amount of said policies reinsured in other licensed companies in Canada		104,500 00
Number of policies become claims during the year	44	
Amount of said claims		76,059 00
Amount of said claims reinsured in other licensed companies in Canada		1,500 00
Number of policies in force at date	9,683	
Amount of said policies	$ 17,670,733 00	
Bonus additions thereon	1,317 00	
Total	$ 17,672,050 00	
Amount of said policies reinsured in other companies	1,583,050 00	
Net amount in force at December 31, 1904		16,089,000 00
Number of life annuities in force, December 31, 1904	28	
Amount of annual payments thereunder		8,538 31

IMPERIAL LIFE ASSURANCE COMPANY OF CANADA—*Continued.*

EXHIBIT OF POLICIES.

	No.	Amount.	No.	Amount.
Policies in force at December 31, 1903:—				
Whole life policies	5,208	$ 9,728,824		
Endowment assurances	2,743	4,933,577		
All other policies	164	745,257		
Bonus additions		784		
			8,115	$ 15,408,442
New policies issued:—				
Whole life policies	1,955	$ 2,774,122		
Endowment assurances	792	1,211,332		
All other policies	37	171,006		
Bonus additions		540		
			2,784	4,157,000
Old policies revived			16	34,660
Total			10,915	$ 19,600,102
Deduct policies terminated			1,232	1,928,052
Policies in force at December 31, 1904:—				
Whole life policies	6,286	$ 11,166,616		
Endowment assurances	3,222	5,679,380		
All other policies	175	824,737		
Bonus additions		1,317		
Total policies in force at December 31, 1904			9,683	$ 17,672,050

DETAILS OF POLICIES REINSURED.

	Amount.
Whole life policies	$ 710,459
Endowment assurances	456,546
All other policies	416,045
Total	$ 1,583,050

DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE DURING THE YEAR.

		No.	Amount.
Policies terminated by death		43	$ 68,566
" "	maturity	1	7,500
" "	expiry	4	23,000
" "	surrender	78	150,477
" "	lapse	666	986,498
" "	change and decrease		42,507
" "	not taken	440	649,504
Total terminated		1,232	$ 1,928,052

IMPERIAL LIFE ASSURANCE COMPANY OF CANADA—*Continued.*

BUSINESS DONE OUTSIDE OF CANADA.

(Included in Above Statement.)

ASSETS OUTSIDE OF CANADA.

Amount of loans to policy-holders on the company's policies assigned as collateral		$ 32 00
Interest due		0 55
Net amount of uncollected and deferred premiums: on new business, $2,624.05; on renewals, $2,744.94		5,368 99
Total assets outside of Canada		$ 5,401 54

LIABILITIES OUTSIDE OF CANADA.

Amount computed to cover the net present value of policies in force outside of Canada	$ 33,504 00	
Less value of policies reinsured	30 00	
Net reinsurance reserve		$ 33,474 00
Due on account of general expenses		253 00
Total liabilities outside of Canada		$ 33,727 00

PREMIUM INCOME OUTSIDE OF CANADA.

Cash received for premiums (new, $4,582.65; renewal, $12,578.80)	$ 17,161 45
Less premiums paid other companies for reinsurance	67 90
Total premium income outside of Canada	$ 17,093 55

PAYMENTS TO POLICY-HOLDERS OUTSIDE OF CANADA.

Cash paid for death losses	$ 6,000 00

MISCELLANEOUS.

Number of new policies reported during the year as taken in other countries	94	
Amount of said policies		$ 149,940 00
Number of policies become claims during the year	2	
Amount of said claims		6,000 00
Number of policies in force outside of Canada at date	310	
Amount of said policies	$ 432,116 00	
Amount of said policies reinsured in other licensed companies in Canada	3,500 00	
Net amount in force at December 31, 1904		428,616 00

IMPERIAL LIFE ASSURANCE COMPANY OF CANADA—*Concluded.*

EXHIBIT OF POLICIES (BUSINESS OUTSIDE OF CANADA.)

	No.	Amount.	No.	Amount.
Policies in force at beginning of year:—				
Whole life	76	$ 107,200 00		
Endowment	174	221,976 00		
Term and other	2	2,000 00		
			252	$ 331,176 00
New policies issued during the year:—				
Whole life	39	$ 73,000 00		
Endowment	62	87,440 00		
			101	160,440 00
Old policies changed and increased			3	7,000 00
Total			356	$ 498,616 00
Deduct terminated			46	66,500 00
Policies in force December 31, 1904:—				
Whole life	98	$ 150,200 00		
Endowment	211	280,916 00		
Term and other	1	1,000 00		
			310	$ 432,116 00

DETAILS OF TERMINATIONS.

Terminated by death	2	$ 6,000 00
" lapse	20	22,000 00
" change and decrease	3	7,000 00
Policies not taken	21	31,500 00
Total	46	$ 66,500 00

THE LIFE ASSOCIATION OF SCOTLAND.

STATEMENT FOR THE YEAR ENDED APRIL 5, 1904.

Manager—JOHN TURNBULL SMITH, LL.D., F.F.A. | Secretary—JOHN SHARP.

Principal Office—Edinburgh.

Attorney in Canada—CHARLES M. HOLT. | Head Office in Canada—Montreal.

(Established, March 23, 1839. Commenced business in Canada, September, 1857.)

CAPITAL.

Amount of capital authorized and subscribed for		$ 1,946,666 67
" paid up in cash		425,833 33

ASSETS IN CANADA.

Amount secured by way of loans on real estate, by bond or mortgage, first liens		$ 57,737 75
Amount of loans made to Canadian policy-holders on the Association's policies assigned as collaterals		42,954 84
Credit premium debts on policies in force		35,828 00
Stocks and bonds on deposit with Receiver General, viz.:—		
Canada 4 per cent bonds	$ 24,333 33	
" "	25,793 33	
Province of Quebec stock	117,530 00	
Province of Manitoba bonds	4,866 67	
Canada 4 per cent stock	2,433 33	
Total par value	$ 174,956 66	
Carried out at market value		158,351 58
Cash in Merchants Bank (current account)		22,004 58
Interest due	$ 654 47	
" accrued	2,254 40	
Total interest		2,908 87
Gross premiums due and uncollected on Canadian policies in force		7,443 88
Total assets in Canada		$ 327,229 50

LIABILITIES IN CANADA.

Amount estimated to cover the net reserve on all outstanding policies in Canada		$ 878,287 63
Claims for death losses—due and unpaid ($3,406.66 accrued in previous year)	$ 31,417 41	
Claims for matured endowments—due and unpaid (all of which accrued in previous years)	97 33	
Total unsettled claims		31,514 74
Total liabilities in Canada		$ 909,802 37

LIFE ASSOCIATION OF SCOTLAND—*Continued.*

INCOME IN CANADA.

Cash received for premiums	$	24,741 94
New credit premium loans		91 78
Total	$	24,833 72
Amount received for interest or dividends on stock, &c		7,116 29
Total income in Canada	$	31,950 01

EXPENDITURE IN CANADA.

Net amount paid for death claims in Canada, including $11,649.82 bonuses ($12,030.39 of which accrued in previous years including $4,730.40 bonuses)	$	37,686 45
Net amount paid for endowment claims in Canada (including $389.33 bonuses)		3,796 00
Total amount paid for death claims and matured endowments	$	41,482 45
Cash paid for surrendered policies and surrendered bonuses		11,528 26
Total payments to policy-holders in Canada	$	53,010 71
Commission, salaries and other expenses of officials in Canada		1,242 90
Taxes, licenses, fees or fines		11 81
All other expenditure in Canada		119 87
Total expenditure in Canada	$	54,385 29

MISCELLANEOUS.

Number of policies become claims during the year in Canada	33	
Amount of said claims	$	55,526 82
Number of policies in force in Canada at April 5, 1904	601	
Amount of said policies		1,269,600 74

EXHIBIT OF POLICIES (CANADIAN BUSINESS).

In force at April 5, 1903 :—

	No.	Amount.	No.	Amount.
Whole life policies	628	$ 1,041,127 93		
Endowments	13	14,962 20		
Term and other	7	2,701 01		
Bonus additions		307,999 96		
			648	$ 1,366,791 10
Old policies revived			1	973 33
			649	$ 1,367,764 43
Deduct terminated, including bonuses			48	98,163 69

In force at April 5, 1904 :—

Whole life	583	$ 963,386 81		
Endowments	12	13,502 20		
Term and other	6	2,214 34		
Bonus additions		284,497 39		
			601	$ 1,269,600 74

LIFE ASSOCIATION OF SCOTLAND—*Continued.*

DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Terminated by death, including bonuses	32	$ 54,066 82
" maturity	1	1,460 00
" surrender, including bonuses	3	11,864 94
" lapse, including bonuses	12	30,771 93
Total	48	$ 98,163 69

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDED APRIL 5, 1904.

The new life assurances, completed and paid for, numbered 915 for £632,405, at premiums of £32,133 17s. 7d., which included a larger amount than usual of single premiums. The amount re-assured with other offices was £166,500, the corresponding new premiums being £10,053 6s. 1d.

The claims by death, including bonuses, amounted to £321,729, showing a favourable rate of mortality. Exclusive of bonuses, the number and amount of expected claims by the HM. Table, as compared with the actual claims, are as follows:—Expected claims, 787 for £328,862; actual claims, 678 for £305,451.

Endowment assurances to the number of 119, for the large sum of £38,541, matured by survivance of the lives to the endowment ages.

The new life annuities purchased numbered 19, for the annual amount of £1,054 10s. 6d., the purchase money received being £13,140 18s. 9d. Fifty-five annuities were cancelled by death, the Association being thereby relieved of the annual payment of £3,437 2s.

The total revenue from premiums and interest (exclusive of the purchase money for annuities) was £581,666.

The ratio of expenses to life premium income has been practically as moderate as in the previous year, notwithstanding the cost of the new Act of parliament obtained in the course of last year.

The funds of the Association now amount to £5,382,079, having increased during the year by £90,436. The extended powers of investment conferred by the new Act have been of material assistance to the directors in the laying out of the very large sum which, through repayments and otherwise, has passed through their hands for investment in the course of the year.

A dividend on the amount of the paid-up capital of the Association (£87,500) is now declared at the same rate as last year, namely, 10 per cent, payable on November 11 next, under deduction of the interim payment made on May 16 last.

The next quinquennial investigation in classes A3, B, and B2 will take place as at April 5, 1906. Participating entrants in classes A3 and B, before April 5, 1905 and December 5, 1904, respectively, will be entitled to rank for two years bonus at the 1906 division.

The valuations in class A. (old series) are made annually, but the directors regret that they do not yet see their way to resume the allocation of cash bonuses in that class, and accordingly, as in the current year, the full premiums stipulated in the policies will be payable for the year commencing April 6, 1905.

LIFE ASSOCIATION OF SCOTLAND—*Concluded.*

REVENUE ACCOUNT FOR THE YEAR ENDING APRIL 5, 1904.

	£ s. d.		£ s. d.
Amount of funds at the beginning of the year	5,291,642 15 2	Claims under policies payable on death (less reassurances)	321,729 5 7
Premiums (less reassurances) £383,581 5 3		Claims under policies payable on the survivance of the lives	38,541 12 3
Consideration for annuities granted 13,140 18 9		Surrenders	26,837 7 0
Interest and dividends 198,084 19 4		Annuities (less reassurances)	44,861 6 2
Fines for revival of policies 113 17 11		Commission	11,621 19 0
Fees for recording assignments 189 5 0		Expenses of management	42,840 0 10
	595,110 6 3	Dividends to shareholders, and interest on paid-up capital	8,660 13 6
		Existing bonuses applied towards payment of premiums	1,416 2 2
		Income tax	8,165 4 9
			£ 504,673 11 3
		Amount of funds at the end of the year (as per balance sheet)	5,382,079 10 2
	£5,886,753 1 5		£5,886,753 1 5

BALANCE SHEET ON APRIL 5, 1904.

LIABILITIES.	£ s. d.	ASSETS.	£ s. d
Shareholders' capital, paid up	87,500 0 0	Mortgages on property within the United Kingdom	1,162,070 4 8
Assurance and annuity fund	5,294,579 10 2	Mortgages on property out of the United Kingdom	26,863 18 5
Total funds as per revenue account.	£5,382,079 10 2	Loans on the Association's policies.	366,258 19 6
Claims intimated, but not paid (Including all deaths to date, whether formally proved or not).	80,570 12 10	Investments—	
Annuities due, but not applied for.	634 16 2	In British government securities.	5,910 0 0
Reserve for depreciation in investments as at quinquennial investigation, April 5, 1901	163,224 6 6	Colonial government securities.	443,004 16 3
		Foreign government securities.	16,088 7 4
		Colonial municipal securities	695,824 7 4
		Railway and other debentures and debenture stocks	1,133,534 8 1
		Railway rent charge, guaranteed, and preference stocks	915,672 8 3
		House property	64,286 14 8
		Annuities	237,850 13 7
		Reversions	22,538 19 0
		Bank stock	46,403 7 3
		Stock of the association, purchased under their Act of Parliament, 16 and 17 Vict., c. 224	2,658 10 10
		Loans on personal security	29,403 0 0
		Loans on statutory public rates	159,346 12 3
		Loans on stocks	25,850 0 0
		Stamps	42 18 0
		Outstanding premiums (since received)	95,298 3 6
		Outstanding interest (since received)	1,585 16 7
		Interest accrued, but not yet payable	60,400 17 4
		Deposits with colonial banks	66,268 16 3
		Cash in bank—	
		On deposit	674 13 1
		Current account	48,672 13 6
	£5,626,509 5 8		£5,626,509 5 8

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—RICHARD HOBSON. | Gen. Manager and Secretary—J. M. DOVE

Principal Office—Liverpool, England.

Resident Manager in Canada—J. GARDINER THOMPSON.

Head Office in Canada—Montreal.

(Organized, May 21, 1836. Incorporated, July 14, 1836. Commenced business in Canada, June 4, 1851.)

(For Capital and Assets in Canada, see Fire Statement.)

LIABILITIES IN CANADA.

Amount estimated to cover the net reserve on all outstanding policies in Canada	$	100,000 00
Total net liabilities to policy-holders in Canada	$	100,000 00

INCOME IN CANADA.

Cash received for premiums	$	5,081 78
Total income	$	5,081 78

EXPENDITURE IN CANADA.

Cash paid for death claims, including $640.50 bonus additions	$	16,140 50
Amount paid to annuitants		885 66
Cash dividends paid to Canadian policy-holders		155 36
Total payments made to policy-holders in Canada	$	17,181 52
Paid for commission, &c		226 00
Taxes, licenses, fees or fines		43 92
Sundry expenditure:—Postage, $61.71; exchange, $1.41; law charges, $12; medical fees, $5		80 12
Total expenditure in Canada	$	17,531 56

LIVERPOOL AND LONDON AND GLOBE—*Continued.*

MISCELLANEOUS.

Number of policies become claims in Canada during the year	4	
Amount of said policies		$ 16,140 50
Number of policies in force in Canada at date	101	
Amount of said policies	$ 126,315 97	
Bonus additions thereon	31,840 73	
Total net amount in force at December 31, 1904		158,186 70
Number of life annuities in force in Canada	3	
Amount of annual payments thereunder		617 56

EXHIBIT OF POLICIES (CANADIAN BUSINESS.)

In force at beginning of year :—

	No.	Amount	No.	Amount.
Whole life policies	99	$ 128,747 97		
Endowments	5	12,678 00		
Bonus additions		31,940 05		
			104	$ 173,366 02
Old policies revived			1	420 00
Increased bonuses				541 18
			105	$ 174,327 20
Deduct terminated			4	16,140 50

In force at end of year:—

Whole life	96	$ 113,667 97		
Endowments	5	12,678 00		
Bonus additions		31,840 73		
			101	$ 158,186 70

DETAILS OF TERMINATIONS.

	No.	Amount.
Terminated by death (including $640.50 bonus additions)	4	$ 16,140 50
Total	4	$ 16,140 50

(For General Business Statement see Appendix.)

LONDON AND LANCASHIRE LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—SIR NIGEL KINGSCOTE, K.C.B. | Secretary—WILLIAM PALIN CLIREHUGH.

Principal Office—London, England.

Chief Agent in Canada—B. HAL. BROWN | Head Office in Canada—Montreal.

(Established, August 4, 1862. Commenced business in Canada, 1863.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for				£100,000	0	0
Amount paid up in cash	£ 10,000	0	0			
Proprietors' share of profits added	10,000	0	0			
				20,000	0	0

ASSETS IN CANADA.

Value of real estate in Canada held by trustees in accordance with the Insurance Act (company's office building in Montreal, $210,000; and a lot of land on Milton street, Montreal, containing about 10,733 square feet, with stone houses thereon, $17,094.02)	$	227,094 02
Mortgages on real estate in Canada, held by trustees in accordance with the Act		970,988 30
Amount of loans made to Canadian policy-holders on the company's policies assigned as collateral		163,664 00

Stock and bonds owned by the company, in deposit with the Receiver General :—

	Par value.	Market value.	Book value.
Province of New Brunswick bonds	$ 40,000 00	$ 41,856 00	$ 42,828 00
Montreal Protestant school debentures	3,000 00	3,178 80	3,138 15
Montreal R.C. school debentures	4,000 00	4,188 09	4,134 40
Montreal stock	20,000 00	21,232 00	20,258 00
City of Hamilton debentures	15,000 00	16,500 00	15,714 00
Town of Yarmouth debentures	4,000 00	3,960 00	4,000 00
Town of Collingwood debentures	3,000 00	3,062 70	3,041 70
City of St. John debentures	40,000 00	40,000 00	38,600 00
Total	$ 129,000 00	$ 133,977 50	$ 131,714 25

Total deposited with Receiver General, carried out at book value. ... 131,714 25

Held by trustees in accordance with the Insurance Act—

	Par value.	Market value.	Book value.
Town of Brampton	$ 15,508 68	$ 16,558 61	$ 14,245 00
City of Montreal Harbour bonds	54,000 00	56,800 50	54,506 81
" school debentures	8,000 00	8,155 20	8,164 80
City of Ottawa R.C. school debentures	20,000 00	20,404 00	20,696 20
Town of Valleyfield	5,000 00	5,500 00	5,274 50
" St. Louis school	14,000 00	15,586 20	15,836 80
" Tilsonburg	5,000 00	5,085 00	5,094 00

LONDON AND LANCASHIRE LIFE—*Continued.*

ASSETS IN CANADA—*Continued.*

Held by trustees—*Concluded.*

	Par value.	Market value.	Book value.
Town of Ingersoll	30,500 00	31,753 55	31,069 40
" Port Hope	10,000 00	9,721 00	9,585 00
" Wingham	8,500 00	8,926 70	8,709 55
" Welland	16,000 00	17,256 00	16,844 80
" Dartmouth	5,000 00	4,912 50	5,000 00
" Penetanguishene	10,000 00	10,647 00	10,481 00
Village of Wiarton Waterworks	10,500 00	10,733 10	10,537 80
Commercial Cable Company	47,000 00	44,650 00	45,800 00
Canada Central Railway	3,893 33	4,282 66	4,197 43
Ste. Anne de la Pèrade	15,000 00	15,412 50	15,432 00
City of New Westminster	28,100 00	28,100 00	29,142 50
" Victoria	25,000 00	26,760 00	25,000 00
" Brandon	25,000 00	25,000 00	25,270 00
" " Protestant school	6,000 00	6,000 00	6,066 00
" Belleville	40,000 00	40,981 00	40,333 00
Town of Beauharnois	16,000 00	16,676 00	16,345 20
Township of Bexley	7,000 00	7,191 10	7,095 20
Town of Goderich	5,000 00	5,152 00	5,111 00
" Sault Ste. Marie	13,800 00	14,169 60	14,542 18
Lake Champlain and St. Lawrence Junction Railway bonds	30,000 00	27,300 00	28,250 00
Town of Fort William	10,000 00	10,333 00	10,086 00
City of Winnipeg	15,000 00	16,717 50	15,706 50
Quebec City	9,733 33	10,122 66	10,064 26
Town of Sydney	10,000 00	10,000 00	10,210 00
City of Halifax stock	15,000 00	15,252 00	15,000 00
Victoria Rolling Stock Co.	84,000 00	83,426 20	82,876 60
Winnipeg Electric Street Railway bonds	25,000 00	27,250 00	25,857 50
Montana Central Railway bonds	31,000 00	39,455 00	38,546 80
London Street Railway, London, Ont.	25,000 00	26,500 00	26,662 50
City of Montreal permanent stock	17,100 00	31,635 00	26,600 00
" stock	66,000 00	69,485 60	66,099 10
Village of Arnprior	2,704 06	2,731 10	2,716 77
Township of Dundee	6,420 80	5,853 91	5,758 70
Town of Meaford	4,887 50	5,117 04	4,946 56
" Napanee	2,443 00	2,558 54	2,473 34
" Calgary	2,400 00	2,468 16	2,454 50
County of Renfrew	9,778 49	9,974 05	9,834 28
Calgary Protestant school	2,700 00	2,862 00	2,770 04
St. Louis du Mile End debentures	20,000 00	19,700 00	20,000 00
Town of Lunenburg	4,750 00	4,750 00	4,818 30
" Gravenhurst	7,112 08	7,272 10	7,369 54
" Toronto Junction	30,000 00	21,000 00	30,000 00
" Mattawa	9,033 34	9,343 18	9,757 82
Parish of St. Grégoire la Thaumaturge	2,000 00	2,010 00	2,012 20
Kansas City, Fort Scott and Memphis Railway	25,000 00	22,125 00	21,382 50
International and G.N.R.	25,000 00	30,250 00	29,940 00
Texas and Pacific Ry. Co	25,000 00	30,000 00	28,738 53
Norfolk and Western Ry	25,000 00	23,625 00	22,724 50
Atchison, Topeka and S. Fe	25,000 00	25,687 50	24,552 34
Union Pacific Ry	25,000 00	26,625 00	24,783 17
Northern Pacific Ry	25,000 00	26,687 50	25,113 96
Northern Pacific and Great Northern Railway bonds	100,000 00	100,500 00	96,850 03
Montreal Light, Heat and Power Co.	50,000 00	51,000 00	50,725 00
" Street Railway	50,000 00	52,500 00	52,630 43
St. Louis, Iron Mt. & South. Railway	20,000 00	23,400 00	23,003 73
Denver & Rio Grande Railway	20,000 00	21,600 00	21,636 92
New York, Lake Erie & Western Ry	40,000 00	47,400 00	46,156 00
Western Union Telegraph Co	20,000 00	20,925 00	20,404 00
Baltimore & Ohio Railway	9,000 00	8,932 50	8,534 50
Minneapolis & St. Paul Street Ry	20,000 00	20,700 00	20,593 00
City of Vancouver	25,000 00	24,750 00	24,375 00
Mineral Range Railway	25,000 00	24,750 00	25,642 04
Totals	$1,439,864 61	$1,500,988 76	$1,479,037 13

Total held by trustees in accordance with the Act, carried out at book value ..... $ 1,479,037 13

LONDON AND LANCASHIRE LIFE.—*Continued.*

ASSETS IN CANADA—*Concluded.*

Held by the company :—

	Par value.	Market value.	Book value.
Province of Quebec	$ 35,725 00	$ 30,544 87	$ 30,442 37
Village of Midland	500 00	500 00	507 74
" Paris	1,417 00	1,431 17	1,439 35
" Cornwall	12,809 73	10,182 99	10,171 98
City of Montreal Investment Trust	25,000 00	27,500 00	27,700 00
Town of St. Louis bonds	45,000 00	44,325 00	44,008 29
" Lachine bonds	30,000 00	28,593 00	29,335 29
Montreal, Light Heat and Power Co.	50,000 00	51,000 00	50,367 50
Victoria Rolling Stock Co	57,000 00	55,607 40	52,981 35
Totals	$ 257,451 73	$249,684 43	$ 246,953 87

Total held by the company carried out at book value		$ 246,953 87
Cash at head office in Canada		4,458 85
Cash in Bank of Montreal, current account		32,048 01
Agents' ledger balances		1,110 01
Interest accrued		36,378 53
Rents due and accrued		1,191 64
Gross premiums due and uncollected on Canadian policies in force	$ 75,109 39	
Gross deferred premiums on same	27,219 30	
Total outstanding and deferred premiums	$ 102,328 69	
Deduct cost of collection at 20 per cent	20,465 74	
Net oustanding and deferred premiums		81,862 95
Market value of debentures over book value		26,945 44
Other assets, viz :—		
Advances to agents	$ 2,016 17	
Office furniture	1,900 00	
	$ 3,916 17	
Deduct notes in suit, $359.22; suspense, $1,854.06	2,213 28	
		1,702 89
Total assets in Canada		$ 3,405,149 89

LIABILITIES IN CANADA.

Under policies issued previous to March 31, 1878.

* Net reinsurance reserve	$ 130,000 00
Claims for death losses—unadjusted but not resisted	6,950 00
Total liability in respect of said policies	$ 136,950 00

Under policies issued subsequent to March 31, 1878.

* Net reinsurance reserve	$ 2,320,000 00
Claims for death losses—unadjusted but not resisted	10,027 50
Surrender values claimable on policies cancelled (reserves not included above)	3,974 18
Due on account of general expenses in Canada	3,630 65
Total liabilities in respect of said policies	$ 2,337,632 33
Total liabilities in Canada	$ 2,474,582 33

* Estimates based on the Institute of Actuaries' Hm. Table of Mortality, with 4½ per cent interest for policies issued previous to Jan. 1, 1900, and 3½ per cent for those issued since that date.

LONDON AND LACASHIRE LIFE—*Continued.*

INCOME IN CANADA.

Cash received for premiums		$ 332,848 80
Premiums paid by dividends		7,903 87
Total premium income		$ 340,752 67
Deduct premiums paid to other countries for reinsurance		7,180 04
Net premium income		$ 333,572 63
Interest on dividends on stock, &c		132,598 43
Amount received for rents		3,769 66
Total income in Canada		$ 469,940 72

EXPENDITURE IN CANADA.

Cash paid for death losses in Canada	$ 138,249 35	
Deduct amount received from other companies for reinsurance	375 00	
Net amount paid for said losses	$ 137,874 35	
Cash paid for matured endowments	$ 53,435 00	
Deduct amount received from other companies for reinsured endowment claims	1,092 50	
Net amount paid for said claims	$ 52,342 50	
Total paid for death claims and matured endowments in Canada		$ 190,216 85
Cash paid for surrendered policies		10,621 73
Cash dividends applied in payment of premiums		7,903 87
Total net amount paid to policy-holders in Canada		$ 208,742 45
Commissions, salaries, and other expenses of officials		59,025 38
Taxes, licenses, fees or fines		4,404 63
All other expenditure, viz.:—Medical fees, $2,191.20; postage, &c., $957.11; advertising, $1,488.73; rent, $3,327.90; express, $91.29; exchange, $254.68; general expenses, $328.34; office supplies, $1,343.31; agency supplies, $824.25; guarantees, $70; petty expenses, $142.15; furniture, $415		11,433 96
Total expenditure in Canada		$ 283,606 42

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.	578	
Amount of said policies		$ 811,780 00
Amount of said policies reinsured in other licensed companies in Canada.		6,550 00
Number of policies become claims in Canada during the year	103	
Amount of said claims (including bonuses)		190,056 10
Amount of said claims reinsured in other licensed companies in Canada.		1,467 50
Amount of policies in force in Canada at date		6,068 00
Amount of said policies	$ 9,773,699 84	
Bonus additions thereon	159,475 10	
	$ 9,933,174 94	
Deduct amount of said policies reinsured in other licensed companies in Canada (including bonus additions, $5,964.10)	215,951 67	
Net amount in force at December 31, 1904		9,717,223 27

LONDON AND LANCASHIRE LIFE—*Continued.*

EXHIBIT OF POLICIES (CANADIAN BUSINESS).

	No.	Amount.	No.	Amount.
In force at beginning of the year :—				
Whole-life policies	2,113	$ 3,514,363 50		
Endowments	3,709	5,754,136 09		
Term and all other	142	380,751 00		
Bonus additions		166,229 80		
			5,964	$ 9,815,480 39
New policies issued :—				
Whole-life policies	227	$ 352,740 00		
Endowments	389	509,240 00		
Term and all other	7	13,800 00		
Bonus additions		5,226 40		
			623	881,006 40
Old policies revived			16	23,982 75
Total			6,603	$10,720,469 54
Deduct terminations			535	787,294 60
In force at end of year :—				
Whole-life policies	2,096	$ 3,496,343 50		
Endowments	3,836	5,904,305 34		
Term and all other	136	373,051 00		
Bonus additions		159,475 10		
			6,068	$ 9,933,174 94

DETAILS OF TERMINATIONS.

	No.	Amount.
Terminated by death	70	$ 139,021 10
" maturity	33	51,035 00
" surrender	45	76,418 50
" lapse	342	442,424 50
" change and decrease		14,395 50
Policies not taken	45	64,000 00
Total (including $12,113.85 surrendered bonusus)	535	$ 787,294 60

DETAILS OF POLICIES REINSURED.

	No.	Amount.
Whole-life	21	123,560 00
Endowment	20	76,127 67
All other	2	10,300 00
Bonus additions		5,964 10
	43	$ 215,951 67

Details of Policies issued prior to March 31, 1878, and bonus additions thereon.

	No.	Amount.
Policies in force at beginning of year in Canada (including $20,759.30 bonus additions)	569	$ 182,923 80
Policies terminated during the year (including $352.50 bonus additions)	10	10,997 50
Policies in force at date of statement (including $20,427.80 bonus additions)	559	171,947 30

LONDON AND LANCASHIRE LIFE—*Continued.*

General Business Statement for the Year ended December 31, 1904.

Revenue Account.

	£	s.	d.	£	s.	d.
Amount of funds at the beginning of the year				1,872,783	17	2
Premiums—						
New, under 2,376 policies assuring £695,848	£ 31,144	5	2			
Renewals	270,479	9	11			
Total premiums	£ 301,623	15	1			
Less premiums paid to other offices for re-assurances	8,163	9	5			
Net premiums	£ 293,460	5	8			
Interest and dividends	74,558	13	3			
Other receipts—						
Registration of assignments and other fees	69	10	0			
Total income				368,088	8	11
				£ 2,240,872	6	1

	£	s.	d.	£	s.	d.
Claims under policies (after deduction of sums re-assured) paid and admitted, with bonus additions				122,488	8	1
Endowments matured (after deduction of sums re-assured), with bonus additions				31,923	19	10
Pensions				146	0	0
Surrenders				17,178	1	0
Commission				23,499	19	1
Expenses of management	£ 33,706	8	3			
Medical officers and fees	£ 2,783	2	1			
Policy stamps	241	9	0			
	3,024	11	1			
				36,730	19	4
Income tax				2,135	15	1
Dividends and bonus to shareholders, viz.:—						
Dividends	£ 1,000	0	0			
Bonus	3,125	0	0			
				4,125	0	0
Cash bonus to policy-holders				2,166	19	1
				£ 240,395	1	6
Amount of funds at the beginning of the year	£1,872,783	17	2			
Addition for 1904	127,693	7	5			
Amount of funds at the end of the year (as per balance sheet)				2,000,477	4	7
				£ 2,240,872	6	1

LONDON AND LANCASHIRE LIFE—*Concluded.*

Balance Sheet.

Liabilities.	£	s.	d.	Assets.	£	s.	d.
Capital fully subscribed	100,000	0	0	Mortgages on property within the United Kingdom—			
Original amount, paid up £ 10,000 0 0				On real and leasehold property £ 29,598 16 6			
Proprietors' share of profits added 10,000 0 0				On life interests and reversions 12,785 13 0			
	20,000	0	0	£ 42,384 9 6			
Proprietors' Fund—				Mortgages on freehold property in Canada, India and South Africa	273,888	18	11
Balance thereof at Dec. 31, 1903 £ 12,675 7 11					316,273	8	5
Less amount of bonus distributable amongst proprietors in 1904 3,125 0 0				Loans on the company's policies	174,432	12	2
	9,550	7	11	Investments—			
£	29,550	7	11	British Government securities £	28,711	11	2
Assurance Fund	1,920,926	16	8	Corporation stocks, United Kingdom	11,883	0	0
Investment Reserve Fund	50,000	0	0	Indian and Colonial Government securities and deposit with Canadian Government	237,905	4	11
Total funds (per revenue account)	2,000,477	4	7	Indian Railway stocks and shares	56,696	17	0
Profit and loss items not appropriated	7,203	16	5	Foreign Government securities	30,471	1	8
Claims admitted, but not paid	10,105	13	11	Railway and other debentures and debenture stocks	795,515	6	11
Interest and bonus to shareholders to Dec. 31, 1904, &c.	2,073	16	8	Railway shares, preference and ordinary	132,529	1	10
				Other stocks and shares, preference and ordinary	20,329	17	4
				House property	77,816	1	9
				Purchase of improved ground rent	12,983	19	9
					1,404,842	2	4
				Loans on personal security in connection with life policies	6,885	0	0
				Branch offices and agents' balances £	17,261	6	3
				December premiums on which the days of grace are current	46,997	14	1
					64,259	0	4
				Outstanding interest, viz. :—			
				Accrued, but not yet payable £	17,355	4	5
				Overdue	121	16	3
					17,477	0	8
				Outstanding rents	131	5	0
				Amounts placed on deposit for fixed periods	6,011	6	8
				Cash—			
				On current account at head office and branch banks £	27,115	11	6
				Bills receivable	190	10	4
				Policy stamps in hand	17	0	8
					27,323	2	6
				Furniture and fittings at head office and branches £	2,472	19	6
				Less amount written off for depreciation this year	247	6	0
					2,225	13	6
	$2,019,860	11	7		£2,019,860	11	7

THE LONDON ASSURANCE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

Governor—HENRY GOSCHEN. | Manager—JAMES CLUNES.

Principal Office—No. 7 Royal Exchange, London, E.C.

Joint Managers in Canada— W. KENNEDY AND W. B. COLLEY. | Head Office in Canada—Montreal.

(Incorporated June 22, 1720.—Commenced business in Canada, March 1, 1862.)

(For Capital and Assets in Canada, see Fire Statement.)

LIABILITIES IN CANADA.

*Amount computed to cover the net reserve on all outstanding policies in Canada	$	7,505 00
Reserves on bonus additions and premium reduction		1,554 00
Total net liability to policy-holders in Canada	$	9,059 00

INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada	$	690 49

EXPENDITURE IN CANADA.

Cash paid for death losses in Canada	$	7,822 05
Total expenditure in Canada	$	7,822 05

MISCELLANEOUS.

Number of policies become claims in Canada during the year	1		
Amount of said claims		$	7,822 05
Number of policies in force in Canada at date (whole life)	5		
Amount of said policies	$ 17,520 00		
Bonus additions	1,699 69		
Total amount in force at December 31, 1904			19,219 69

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDED DECEMBER 31, 1904.

LIFE DEPARTMENT.

During the past year new assurances were granted under 607 policies for £407,974, the premiums on which amounted to £14,917 15s. 9d. Of this sum £50,000 has been re-assured at premiums of £2,041 8s. 4d.

The premium income of the year, after deduction of re-assurances, amounted to £170,885 19s. 1d., and the total income from all sources amounted to £255,538 17s. 1d.

Claims have arisen by the death of 125 persons assured under 187 policies for £189,379 14s. including bonus additions, and 15 endowment assurances for the aggregate sum of £8,232 3s. have matured.

The total funds of the department on the 31st December, 1904, amounted to £2,222,750 18s. 6d.

*Based on the Institute of Actuaries HM. Table 4½ per cent interest. Computed by the Department.

THE LONDON ASSURANCE—*Concluded.*

LIFE ASSURANCE REVENUE ACCOUNT.—NON-PARTICIPATING SERIES.

	£ s. d.		£ s. d.
Amount of life assurance fund at the beginning of the year	578,920 9 4	Claims under life policies after deduction of sums re-assured—	
Premiums after deduction of re-assurance premiums	39,922 16 6	By death	37,535 0 0
Interest and dividends £23,930 0 9		By endowment assurances matured	700 0 0
Less income tax 1,163 8 1		Surrenders	2,280 17 3
	22,766 12 8	Annuities	1,819 0 6
Fees	46 10 0	Commission	1,207 13 10
		Expenses of management (apportioned)	3,124 14 9
		Abatement of premiums	3,021 1 6
		Portion of profits appropriated to shareholders carried to profit and loss account £15,000 0 0	
		Less expenses of management as above 3,124 14 9	
			11,875 5 3
		Amount of life assurance fund at the end of the year, as per balance sheet	580,092 15 5
	£ 641,656 8 6		£ 641,656 8 6

LIFE ASSURANCE REVENUE ACCOUNT.—PARTICIPATING SERIES.

	£ s. d.		£ s. d.
Amount of life assurance fund at the beginning of the year	1,640,200 5 2	Claims under life policies after deduction of sums re-assured—	
Premiums after deduction of re-assurance premiums	130,963 2 7	By death	151,844 14 0
Interest and dividends £64,474 16 7		By endowment assurances matured	7,532 3 0
Less income tax 3,086 8 6		Surrenders	8,495 3 2
	61,388 8 1	Commission	5,571 13 6
Profit on reversions	451 7 3	Expenses of management (apportioned)	10,250 8 7
		Bonus taken in abatement of premiums	696 4 11
		Bonus paid in cash	259 1 5
		Portion of profits appropriated to shareholders carried to profit and loss account £15,946 0 0	
		Less expenses of management as above 10,250 8 7	
			5,695 11 5
		Amount of life assurance fund at the end of the year, as per balance sheet	1,642,658 3 1
	£1,833,003 3 1		£1,833,003 3 1

(For Profit and Loss Account and General Balance Sheet, see Fire Statement.)

THE LONDON LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—JOHN MCCLARY. | Manager—J. G. RICHTER.

Head Office—London, Ont.

(Incorporated by Act of Legislature of Ontario, 37 Vic., cap. 85, in 1874. Charter extended by Dominion Act, 47 Vic, cap. 89, in 1884. Amended in 1885 by 48–49 Vic., cap. 94, and in 1891 by 54–55 Vic., cap. 117. Commenced business in Canada, July, 1874. Dominion license issued, December 7, 1885.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
" " subscribed for	250,000 00
" " paid up in cash	50,000 00

(For List of Stockholders, see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

Balance on mortgaged property sold under agreement		$ 4,309 67
Amount secured by way of loans on real estate, by bond or mortgage, first liens		1,315,720 61
Amount of loans as above on which interest has been overdue for one year or more previous to statement	$6,075 35	
Amount of loans secured by bonds, stocks or other marketable collaterals		475 00

	Par value.	Market value.	Amount loaned.
10 shares Agricultural Savings and Loan Co.	500 00	$ 585 00	$ 475 00

Amount of loans made to policy-holders on the company's policies assigned as collateral	75,863 57

Stocks and bonds owned by the company, viz. :—

	Par value.	Market value.	Ledger value.
1,000 shares Ontario Loan and Debenture Co. stock	$ 50,000 00	$ 60,000 00	$ 59,250 00
1,000 shares Ontario Loan and Debenture Co. 20 per cent stock	10,000 00	11,500 00	11,000 00
25 shares Dominion Savings and Investment Society stock	1,250 00	875 00	856 00
100 shares Canadian Savings and Loan Co. stock	5,000 00	5,950 00	5,650 00
52 shares Agricultural Savings and Loan Co. stock	2,600 00	3,042 00	2,964 00
32 shares Huron and Erie Loan and Savings Co. stock	1,600 00	2,848 00	2,560 00
16 shares Huron and Erie Loan and Savings Co. 20 per cent stock	160 00	272 00	240 00
City of Winnipeg school debentures	15,000 00	15,000 00	15,000 00
City of London debentures	45,300 00	45,300 00	45,300 00
Cardiff Township debentures	226 59	226 59	226 59
Total	$ 131,136 59	$ 145,013 59	$ 143,046 59

(Of the above, $15,000 City of Winnipeg school debentures and $45,000 City of London debentures are in deposit with the Receiver General.)

LONDON LIFE INSURANCE COMPANY—*Continued.*

ASSETS—*Concluded.*

Carried out at ledger value		$ 143,046 59
Cash at head office		6,132 52
Cash in Molsons Bank		18,704 92
Money advanced in connection with loans in process of going through		502 38
Total ledger assests		$ 1,564,755 26

OTHER ASSETS.

Interest due	$ 13,777 77	
" accrued	29,671 89	
Total interest		43,449 66
Net amount of uncollected and deferred premiums: on new business, $10,776; on renewals, $24,203		34,979 00
Total assets		$1,643,183 92

LIABILITIES.

†Amount computed to cover the net present value of all policies in force	$ 1,499,319 00	
Reserve for reversionary additions and premium reductions	2,516 00	
Total	$ 1,501,835 00	
Deduct value of policies reinsured in other companies	2,756 00	
Net reinsurance reserve		$ 1,498,079 00
Claims for death losses unadjusted but not resisted (of which $1,400 accrued in previous years) ordinary, $2,816.80; industrial, $1,617.32		4,434 12
Amount of dividends or bonuses to policy-holders due and accrued		21,400 00
Contingent fund and special reserve fund		13,000 00
Advance premiums (net)		498 00
Proprietors' account		282 21
Accrued commission on investments		5,000 00
Total liabilities		$ 1,542,693 33
Surplus on policy-holders' account		$ 100,490 59
Capital stock paid up		50,000 00

INCOME DURING THE YEAR.

Cash received for premiums, ordinary, $112,897.76; industrial, $236,906.86		$ 349,804 62
Premiums paid by dividends		6,074 92
Total		$ 355,879 54
Deduct premiums paid to other companies for reinsurance		281 62
Net premium income (ordinary—new, $24,449.15; renewal, $94,523.53)		$ 355,597 92
Amount received for interest or dividends on stock, &c		74,228 11
Total income		$ 429,826 03

†Reserve based on Institute of Actuaries' H^M. Table with interest at 4 per cent for ordinary policies issued up to the 31st December, 1899, and with interest at 3½ per cent for ordinary policies issued since that date; for industrial policies issued up to the 31st December, 1899, the Combined Experience Table with interest at 4 per cent, and for industrial policies issued since that date, Farr's English Table No. 3, with interest at 3 per cent.

LONDON LIFE INSURANCE COMPANY—*Continued.*

EXPENDITURE DURING THE YEAR.

Cash paid for death losses: ordinary $26,525.47 ; industrial, $54,120.57 (of this amount $5,262.50 accrued in previous years)	$	80,646 04
Cash paid for matured endowments		7,552 62
Cash paid for surrendered policies		5,182 82
Cash dividends applied in payment of premiums, or paid to policy-holders		6,074 92
Total paid to policy-holders	$	99,456 40
Cash paid to stockholders for interest or dividends		4,000 00
Cash paid for commissions, salaries and other expenses of officials		113,647 15
Taxes, &c		3,532 80
Miscellaneous payments, viz.:—Medical examination fees, $4,907.25 ; travelling expenses, $9,523.35 ; postage and exchange, $977.19 ; printing and stationery, $4,081.71 ; advertising, $891.03 ; rents, $3,952 ; sundries, $2,923.35 ; commission on investments, $3,409.27 legal expenses, $859.59 ; office furniture, $357.79		31,882 53
Total expenditure	$	252,518 88

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at Dec. 31, 1903	$	1,398,033 99
Amount of income as above		429,826 03
Total	$	1,827,860 02
Amount of expenditure as above	$	252,518 88
Bank overdraft repaid		10,585 88
Total	$	263,104 76
Balance, net ledger assets at Dec. 31, 1994	$	1,564,755 26

MISCELLANEOUS.

Number of new policies reported during the year as taken and revived in Canada—ordinary, 1,014 ; industrial, 13,223	14,237	
Amount of said policies—ordinary	$ 1,021,200 00	
" " industrial	1,058,950 60	
Total	$	2,080,150 60
Amount of said policies reinsured in other licensed companies in Canada		2,500 00
Number of policies become claims (including matured endowments) during the year—ordinary, 38 ; industrial, 743	781	
Amount of said claims—ordinary	$ 30,232 39	
" " industrial	54,538 43	
Total		84,770 82
Number of policies in force in Canada at date—ordinary, 4,206 ; industrial, 52,627	56,833	
Amount of said policies—ordinary	$3,832,365 82	
" " industrial	4,390,740 80	
Total	$8,223,106 62	
Bonus additions thereon	190 60	
Total	$8,223,297 22	
Amount of said policies reinsured in other licensed companies in Canada.	23,000 00	
Net amount in force, December 31, 1904		8,200,297 22

LONDON LIFE INSURANCE COMPANY—*Continued.*

Exhibit of Policies.

ORDINARY POLICIES.

Policies in force Dec. 31, 1903:—

	No.	Amount.	No.	Amount.
Whole life policies	1,311	$ 1,047,860 56		
Endowment assurances	2,248	1,955,332 56		
All other policies	192	284,500 00		
Bonus additions		155 05		
			3,751	$3,287,848 17
New policies issued:—				
Whole life policies	171	$ 127,600 00		
Endowment assurances	810	850,850 00		
All other policies	19	31,000 00		
			1,000	1,009,450 00
Old policies revived			14	11,750 00
Old, changed and increased			4	4,510 55
Total			4,769	$4,313,558 72
Deduct policies terminated			563	481,002 30

Ordinary policies in force at Dec. 31, 1904:—

	No.	Amount.		
Whole life policies	1,332	$ 1,071,547 44		
Endowment assurances	2,690	2,484,818 38		
All other policies	184	276,000 00		
Bonus additions		190 60		
			4,206	$3,832,556 42

DETAILS OF ORDINARY POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Policies terminated by death	26	$ 23,317 32
" " maturity	12	7,552 62
" " surrender	32	24,768 36
" " lapse	414	337,389 00
" " change and decrease	3	9,525 00
" " by not being taken	76	78,450 00
Total terminated	563	$ 481,002 30

INDUSTRIAL POLICIES.

Policies in force at Dec. 31, 1903:—

	No.	Amount.	No.	Amount.
Whole life policies	19,967	$ 2,042,908 80		
Endowment Assurances	29,101	2,136,904 25		
All other policies	883	20,966 45		
			49,951	$4,200,779 50
New policies issued:—				
Whole life	5,008	$ 539,370 40		
Endowment assurances	8,186	516,955 00		
			13,194	1,056,325 40
Old policies revived			29	2,625 20
Old, changed and increased			119	43,939 20
Total			63,293	$5,303,669 30
Deduct policies terminated			10,666	912,928 50

LONDON LIFE INSURANCE COMPANY—*Concluded.*

INDUSTRIAL POLICIES—*Concluded.*

Policies in force at Dec. 31, 1905:

	No.	Amount.
Whole life policies	20,783	$ 2,145,942 90
Endowment assurances	30,869	2,221,037 45
All other policies	975	23,760 45

	No.	Amount.
Total industrial policies in force at Dec. 31, 1904	52,627	$ 4,390,740 80

DETAILS OF INDUSTRIAL POLICIES WHICH HAVE CEASED TO BE IN FORCE DURING THE YEAR 1904.

	No.	Amount.
Policies terminated by death	744	$ 60,297 75
" " surrenderer	119	18,875 00
" " lapse	9,803	818,986 10
" " change and decrease		14,769 65
Total terminated	10,666	$ 912,928 50

Industrial Policies—Number of lives and amounts assured at Dec. 31, 1904 at ages grouped as under:—

5 years and under—Number of policies, 4,217; amount insured	$ 120,931 00
6 to 10 years inclusive—Number of policies, 7,495; amount insured	364,934 20

Industrial policies—Number and amount of claims paid during 1904 at ages grouped as under:—

5 years and under—Number of lives 58; amount paid	$ 1,247 00
6 to 10 years inclusive—Number of lives, 25; amount paid	1,158 00

*THE MANUFACTURERS LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—HON. G. W. ROSS.
Secretary—L. A. WINTER.

Managing Director and Chief Agent—JAMES F. JUNKIN.
Principal office—Toronto, Ontario.

CAPITAL.

Amount of joint stock capital authorized	$ 3,000,000 00
Amount subscribed for	1,500,000 00
Amount paid in cash	300,000 00

(For List of Shareholders, see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate held by the company (less encumbrances)			$ 106,776 36
Amount secured by way of loans on real estate, by bond or mortgage, first liens			1,228,153 19
Amount of loans as above on which interest has been overdue for one year or more previous to statement			$28,200
Amount of loans secured by bonds, stocks or other marketable collaterals			643,855 51

	Par value.	Market value.	Amount loaned.
Mexican Light and Power Co. bonds	$ 50,000 00	$ 45,000 00	$ 37,500 00
" " stock	15,000 00		
Toronto and York Radial Ry. Co. Bonds	25,000 00	25,665 00	30,000 00
Town of Oshawa 4 p.c. annuities	10,000 00	9,750 00	
Town of Fort William 4½ p.c. annuities	38,724 96	38,337 71	79,750 00
City of Windsor 4 p.c. debentures	22,942 13	22,443 13	
Town of Oshawa 4 p.c. debentures	8,576 15	8,376 88	
Village of Elora 4 p.c. debentures	3,500 00	3,457 22	
Town of Lemington 5 p.c. debentures	5,000 00	5,260 45	
St. Pierre Centre School District No. 1039 Manitoba, 5½ p.c. debentures	2,500 00	2,569 87	
City of Winnipeg 4 p.c. debentures	5,000 00	5,000 00	
Winnipeg Electric Railway Co. stock	62,400 00	71,136 00	48,000 00
Canadian Securities Lt'd. "	7,500 00	7,500 00	
Mexican Light and Power Co. bonds	50,000 00	45,000 00	40,000 00
" " stock	30,000 00		

*By an Act of the Parliament of Canada, assented to on the 23rd day of May, 1901, being chapter 105 of the statutes of 1901, the Manufacturers and Temperance and General Life Assurance Company was incorporated, with power to acquire and purchase from the Manufacturers Life Insurance Company (incorporated June 23, 1887, by 50-51 Vic., cap. 104) and the Temperance and General Life Insurance Company of North America (incorporated April 19, 1884, by 47 Vic., cap. 97), their respective entire assets, business properties, name and good-will, upon the terms of the proposed agreement set out in the schedule to said chapter 105 of the statutes of 1901. Such agreement was duly executed on July 2, 1901, whereupon the Manufacturers Life Insurance Company and the Temperance and General Life Assurance Company of North America were in effect amalgamated under the name of "The Manufacturers and Temperance and General Life Assurance Company." By virtue of the provisions of section 18 of said chapter 105 of the statutes of 1901, this name was changed by an order of the Governor in Council, dated December 30, 1901, to "The Manufacturers Life Insurance Company."

MANUFACTURERS LIFE—*Continued.*

ASSETS AS PER LEDGER ACCOUNTS—*Continued.*

Loans on collaterals—*Continued.*

	Par value.	Market value.	Amount loaned.
The Canadian Lake and Ocean Navigation Co. stock	310,000 00	155,000 00	138,432 75
The Imperial Rolling Stock Co. stock	165,000 00	33,000 00	
Chicago and Milwaukee Electric Railroad bonds	24,000 00	24,000 00	20,000 00
Winnipeg Electric Railway Co. stock	25,000 00	28,500 00	24,375 00
Mexican Light and Power Co. bonds	9,000 00	6,750 00	5,400 00
Electrical Developement Co. of Ontario bonds	50,000 00	50,350 00	42,400 00
" " " stock	26,500 00		
West End Theatre first mortgage 5 p.c. bonds	10,244 00	10,049 00	8,600 00
Western Assurance Co. stock	6,890 00	6,528 00	
Royal Loan and Savings Co. stock	9,000 00	9,000 00	
Toronto Railway Co stock	15,500 00	16,352 50	169,397 76
Toronto Electric Light Co. stock	10,400 00	15,600 00	
Winnipeg Electric Railway Co. stock	66,400 00	75 696 00	
Mexican Light and Power Co. bonds	74,000 00	66,600 00	
" " stock	22,200 00		
	$1,163,187 24	$786,921 76	$643,855 51

Amount of loans made to policy-holders on the company's policies assigned as collaterals	437,938 26
" " " on other companies' policies.	7,318 79
Policy loans under non-forfeiture agreement	37,361 91

Stocks and bonds owned by the Company, viz.:—

	Par value.	Ledger value.	Market value.
City of Brandon	$ 39,760 00	$ 42,793 82	$ 43,620 32
" Toronto	30,659 99	32,129 98	29,183 43
" Halifax	25,000 00	26,366 76	25,000 00
" Winnipeg	40,000 00	42,534 59	45,288 00
" Hamilton,	25,000 00	26,520 31	25,000 00
" Nelson	45,000 00	48,450 87	48,511 50
" Greenwood	30,000 00	30,316 91	32,316 00
" St. Catharines	3,000 00	3,000 00	3,070 80
" Victoria	50,000 00	50,000 00	50,000 00
Town of North Bay	3,747 94	4,014 64	3,945 46
" Huntsville	1,550 00	1,550 00	1,594 40
" Brockville	25,000 00	25,486 55	25,000 00
" Toronto Junction	66,150 00	54,103 12	54,103 12
" Sault Ste. Marie	18,400 00	18,195 32	19,780 92
" Fort William	12,000 00	12,000 00	12,000 00
" Chicoutimi	14,928 30	15,986 72	15,986 72
" Parry Sound	44,689 29	43,660 59	43,660 59
" Brampton	8,965 94	8,965 94	9,945 63
" Cornwall	2,113 37	2,163 21	2,113 37
" Desoronto	22,055 34	22,477 89	22,055 34
" Ingersoll	3,849 00	4,032 27	3,849 00
" Milton	4,149 00	4,234 16	4,322 01
" Niagara Falls	9,577 20	11,095 70	10,701 91
" Oakville	5,500 00	5,947 80	5,842 70
" Palmerston	37,493 52	38,821 12	38,815 52
" Pembroke	8,214 76	8,329 32	8,446 88
" Port Arthur	18,250 00	16,580 06	17,241 35
" Whitby	4,627 64	4,627 64	5,858 84
" Woodstock	4,827 00	5,358 13	5,097 31
" Bowmanville	8,913 86	9,024 36	9,571 38
Village of Burk's Falls	21,698 97	21,698 97	21,815 97
" Chelsea	12,887 61	13,212 58	12,887 61
" Fort Erie	5,186 24	5,267 03	5,402 55
" Glencoe	3,929 46	4,128 08	4,060 25
" Fenelon Falls	26,000 00	25,480 00	25,480 00
" Newbury	2,800 00	2,828 00	2,828 00
" Stirling	10,000 00	10,000 00	10,000 00
Newfoundland Government debentures	19,466 67	15,956 94	15,768 03
British consolidated stock	110,020 83	100,536 60	97,505 96
Cape of Good Hope, 3½ p.c. inscribed stock	50,613 32	49,088 04	49,088 04
Japan Government sterling bonds	87,600 00	83,393 76	83,393 76
Province of Ontario railway certificates	14,446 26	13,921 90	13,921 90

MANUFACTURERS—*Continued.*

ASSETS AS PER LEDGER ACCOUNTS—*Continued.*

Stocks and bonds owned by the Company—*Continued.*

	Par value.	Ledger value.	Market value.
County of Westbourne, Manitoba	26,671 05	28,926 74	28,926 74
Township of McIrvine	2,244 05	2,276 88	2,417 19
" Hilton	1,000 00	1,000 00	1,069 90
" McKim	3,043 77	3,155 07	3,213 01
" Dymond	1,137 70	1,179 27	1,212 00
" Himsworth, South	146 08	147 84	146 08
" Huron	365 78	365 78	364 48
" Machar	1,008 79	1,064 12	1,088 51
" Neebing	4,000 00	4,226 86	4,157 60
" Proton	1,098 00	1,126 03	1,116 81
" Ratter and Dunnett	1,100 14	1,137 50	1,159 29
" Sherborne, McClintock, &c.	869 66	901 39	917 97
School district of Wapella	1,200 00	1,237 75	1,277 43
" Strathcona	10,400 00	10,744 20	10,744 20
" Edgeley	880 00	893 66	936 78
" Yorkton	6,400 00	6,240 74	6,188 18
" Nelson	1,190 00	1,190 00	1,231 26
" Jones Valley	490 00	490 00	506 98
" Arbordale	350 00	350 00	362 13
" North Star	630 00	630 00	651 14
" Sargent	420 00	420 00	434 56
" Westling	420 00	420 00	434 56
" Gladstone	5,000 00	5,322 08	5,251 00
" Harrison	800 00	829 84	818 16
" Martin	395 00	405 93	401 83
" Moosomin	4,000 00	4,067 04	4,000 00
" Pasqua	720 00	756 93	780 55
" East Lynne	1,600 00	1,645 00	1,672 90
" Fishing Lake	500 00	514 05	522 78
" Hoffnungsort	600 00	611 44	618 48
" Twin Lakes	250 00	257 02	261 39
" Wallace	700 00	715 00	724 26
" Wilberforce	800 00	813 30	821 45
" Wurzburg	950 00	976 80	993 28
" Yale	1,000 00	1,005 62	1,022 78
Cape Breton Real Estate Co. first mortgage bonds	77,548 55	81,393 20	81,393 20
Quebec Railway Light and Power Co.	47,000 00	49,929 29	49,928 10
Canadian Northern Railway land grant bonds	100,000 00	100,000 00	100,000 00
Canadian Northern Railway bonds guaranteed by Province of Manitoba	87,600 00	93,270 59	91,813 56
Toronto Railway, first mortgage bonds	48,666 66	50,432 02	50,394 32
Central Canada Loan & Savings Co. debentures	100,000 00	100,000 00	100,000 00
Cape Breton Electric Co., Ltd., bonds	25,000 00	24,375 00	24,375 00
Chicago and Milwaukee Electric Ry., bonds	40,000 00	40,000 00	40,000 00
Chicago and Milwaukee Electric Ry., bonds	107,000 00	105,140 00	107,000 00
Detroit and Pontiac Railway bonds	50,000 00	53,633 76	53,635 00
Detroit, Rochester, Romeo and Lake Orion Railway bonds	56,000 00	52,767 04	52,770 00
Electrical Development Co. of Ont. bonds	50,000 00	47,500 00	47,500 00
Mexican Light and Power Co. bonds	50,000 00	45,000 00	45,000 00
Montreal, Light, Heat and Power Co. bonds	50,000 00	50,000 00	51,000 00
Imperial Rolling Stock Co. bonds	70,000 00	67,832 50	68,775 00
Manitoba South Eastern Ry., bonds guaranteed by Province of Manitoba	64,726 66	69,115 34	67,840 00
Toronto Savings and Loan Co.	16,000 00	16,000 00	16,000 00
Hamilton Electric Light and Cataract Power Co.	50,000 00	50,662 86	51,820 00
Cuban Electric Railway, first mortgage bonds	25,000 00	25,000 00	25,000 00
Standard Loan Co. debenture	455 00	455 00	455 00
Supply Co. (Limited) bonds	10,000 00	10,000 00	10,000 00
Toronto Hotel Co. bonds	10,000 00	9,500 00	9,500 00

MANUFACTURERS LIFE—*Continued.*

ASSETS AS PER LEDGER ACCOUNTS—*Concluded.*

Stocks and bonds owned by the Company—*Concluded.*

	Par value.	Ledger value.	Market value.
Ottawa Electric Co. bonds	75,000 00	77,080 48	77,085 00
Toronto Electric Light Co. bonds	48,000 00	48,000 00	48,556 80
Bell Telephone Co. bonds	20,000 00	22,405 20	22,040 00
Sao Paulo Tramway Light and Power Co. bonds	250,000 00	225,000 00	237,500 00
Hastings Loan and Investment Society debentures	35,000 00	35,000 00	35,000 00
Niagara Falls Power Co. debentures.	20,000 00	20,000 00	20,870 00
Ottawa Electric Co. stock	99,300 00	95,940 00	95,940 00
Twin City Rapid Transit Co. stock	80,000 00	88,200 79	84,800 00
Canadian Securities Co. (Limited) stock	20,000 00	20,000 00	20,000 00
Toronto Electric Light Co. stock	82,500 00	102,840 48	123,750 00
Sovereign Bank stock	15,000 00	18,750 00	18,750 00
	$ 2,934,248 40	$ 2,945,547 11	$ 2,979,011 21

Carried out at ledger value		$ 2,945,547 11
Cash at head office		8,164 94
Cash in banks, viz:—		
Traders' Bank Toronto	$ 79,685 27	
Union Bank of Halifax, Trinidad	2,947 97	
Colonial Bank, Bridgetown, Barbadoes	1,739 40	
Bank of Nova Scotia, Kingston, Jamaica	9,003 06	
Union Bank, Winnipeg	9,590 03	
Union Bank, Toronto	38,122 88	
National Bank of India, Bombay	112 73	
Hong Kong and Shanghai Banking Corporation, Yokohama, Japan	583 57	
Total cash in banks		141,184 91
Agents' balances, current accounts		8,987 20
Office furniture		6,804 03
Due by mortgagors		1,077 54
Life reversions		1,845 00
Government cash deposits, viz:—		
Transvaal Colony, National Bank of South Africa, Johannesburg	$ 48,666 66	
Imperial Japanese Government Tokio	74,364 44	
Total carried out		123,031 10
Total ledger assets		$ 5,698,045 35

OTHER ASSETS.

Market value of stocks, bonds, debentures, &c. over ledger value		33,464 10
Interest due	$ 9,937 10	
" accrued	66,784 51	
Total carried out		76,721 61
Rents accrued		511 41
Net amount of uncollected and deferred premiums; on new business $58,287.33; on renewals, $245,314.27		303,601 60
Total assets		$ 6,112,344 57

MANUFACTURERS LIFE—*Continued.*

LIABILITIES.

†Amount computed to cover the net present value of all policies in force	$5,262,458 00	
Reserve for reversionary additions and premium reductions	19,033 00	
Reserve for life annuities	17,943 00	
Total	$5,299,434 00	
Deduct value of policies reinsured in other companies	44,357 00	
Net reinsurance reserve		$ 5,255,077 00
Claims for death losses, unadjusted but not resisted	$ 68,589 00	
Total claims for death losses ($6,880 accrued in previous years)		68,589 00
Present value of death claims payable by instalments not yet due		9,905 00
Surrender values claimable on policies cancelled		752 27
Dividends to policy-holders due and unpaid		1,344 43
Due for general expenses		4,807 75
Total liabilities		$ 5,340,475 45
Surplus on policy-holders' account		$ 771,869 12
Capital stock paid up		$ 300,000 00

INCOME.

Cash received for premiums	$ 1,433,944 28
Premiums paid by dividends	4,815 00
Total	$ 1,438,759 28
Deduct premiums paid to other companies for reinsurance	17,411 46
Net premium income (first year, $269,564.14; renewed, $1,151,783.68)	$ 1,421,347 82
Received for interest or dividends	237,738 72
Received for rents	21 16
Total income	$ 1,659,107 70

EXPENDITURE.

Cash paid for death losses	$ 219,157 05	
Payments on matured instalment policies	750 00	
Total	$ 219,907 05	
Deduct amount received from other companies for reinsurance	3,486 92	
Net amount paid for claims		$ 216,420 13
Net amount of cash paid for endowment claims		38,763 00
Cash paid to annuitants		1,932 80
Cash paid for matured investment policies		17,965 00
Cash paid for surrendered policies		36,324 43
Cash dividends paid to policy-holders		23,470 90
Cash dividends applied in payment of premiums		4,815 00
Total paid to policy-holders		$ 339,691 26

†Reserve based on Institute of Actuaries' Hm. Mortality Table, with interest at 4½ per cent for policies and bonus additions issued prior to January 1, 1900; and at 3½ per cent for all policies issued subsequent to that date. Government Annuitants' Experience, 3½ per cent for annuities.

MANUFACTURERS LIFE—*Continued.*

EXPENDITURE—*Concluded.*

Cash paid stockholders for interest or dividends		24,000 00
Cash paid for commissions, salaries and other expenses of officials		316,114 25
Cash paid for taxes, licenses, fees or fines		11,826 27
Miscellaneous payments:—Printing and stationery, $6,686.10; advertising, $10,322.27; postage, telegrams and express, $4,003.36; medical fees, $23,490.65; law costs, $2,017.56; light account, $190.45; office furniture, $2,268; valuation fees, $10; sundry expenses, $7,301.61; office supplies, $1,541.10; commission on loans, $15; rents, $8,859.05		66,705 15
Total expenditure		$ 758,336 93

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1903		$ 4,798,431 69
Amount of cash income as above		1,659,107 70
Total		$ 6,457,539 39
Amount of expenditure as above	$ 758,336 93	
Net amounts written off real estate, mortgages, &c	1,156 61	
Total		759,493 54
Balance, net ledger assets at December 31, 1904		$ 5,698,045 85

MISCELLANEOUS.

Number of policies reported during the year as taken and paid for in cash	4,364	
Amount of said policies		$ 5,944,947 00
Amount of said policies reinsured in other companies		86,233 00
Number of policies become claims during the year (including matured endowments)	205	
Amount of said claims	$ 294,551 00	
Amount of said claims reinsured in other licensed companies in Canada	3,500 00	
Net amount carried out		291,051 00
Number of policies in force at date	27,739	
Amount of said policies	$ 37,641,009 00	
Bonus additions thereon	27,459 00	
Total	$ 37,668,468 00	
Amount of said policies reinsured in other companies (including $272 bonus additions)	442,903 00	
Net amount in force at December 31, 1904		37,225,565 00
Number of life annuities in force	7	
Amount of annual payments thereunder		2,338 30

EXHIBIT OF POLICIES.

In force at beginning of year:—

	No.	Amount.	No.	Amount.
Whole life policies	16,361	$ 21,339,783 00		
Endowment assurances	7,965	11,149,559 00		
All other policies	1,015	1,882,611 60		
Bonus additions		20,350 00		
			25,341	$ 34,392,303 00

MANUFACTURERS LIFE—*Continued.*

EXHIBIT OF POLICIES—*Concluded.*

New policies issued :—

	No.	Amount.	No.	Amount.
Whole life policies	2,368	$ 3,399,560 00		
Endowment assurances	2,687	3,529,368 00		
All other policies	67	178,220 00		
Bonus additions		8,988 00		
			5,122	$ 7,116,136 00
Old policies revived			45	54,128 00
Old, changed and increased			75	169,068 00
Total			30,583	$ 41,731,635 00
Deduct terminated and not taken			2,844	4,063,167 00

In force at end of year :—

Whole life policies	17,436	$ 22,660,261 00		
Endowment policies	9,339	13,134,179 00		
All other policies	964	1,846,569 00		
Bonus additions		27,459 00		
			27,739	$ 37,668,468 00

DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Terminated by death	169	$ 255,781
" maturity	36	38,770
" expiry	2	15,427
" surrender	181	221,194
" lapse	1,435	1,906,955
" change and decrease	74	375,300
" not taken	947	1,249,740
Total	2,844	$ 4,063,167

DETAILS OF POLICIES REINSURED.

Whole life policies	$ 164,815
Endowment policies	110,316
All other policies	167,500
Bonus additions	272
Total	$ 442,903

BUSINESS OUTSIDE OF CANADA.

(Included in above Statement.)

ASSETS.

Amount of loans to policy-holders on the company's policies assigned as collaterals		$ 37,177 59
Ledger value of stocks and bonds on foreign deposit		639,084 21
Cash in banks, viz. :—		
Bank of Nova Scotia, Kingston, Jamacia	$ 9,003 06	
Colonial Bank, Barbadoes	1,739 40	
Union Bank of Halifax, Trinidad	2,947 97	
Hong Kong and Shanghai Banking Corporation, Yokohama, Japan	583 57	
National Bank of India, Bombay	112 73	
Total cash in banks		14,386 73
Imperial Japanese Government, Tokio		74,364 44
National Bank of South Africa, re Transvaal Colony, Johannesburg		48,666 66
Agents' ledger balances		8,987 20
Interest accrued		11,690 18

MANUFACTURERS LIFE—*Continued.*

ASSETS OUTSIDE OF CANADA—*Concluded.*

Net amount of premiums outstanding and deferred— On new business, $27,734.36; on renewals, $93,615.02		121,349 38
Total	$	955,706 39
Less market value of stocks, bonds, debentures, &c., under ledger value		7,702 69
Total assets outside of Canada	$	948,003 70

LIABILITIES OUTSIDE OF CANADA.

Amount computed to cover present value of policies in force	$ 859,097 00	
Reserve for reversionary additions and premium reductions	1,769 00	
Total	$ 860,866 00	
Deduct value of policies reinsured in other companies	9,234 00	
Net reinsurance reserve	$	851,632 00
Claims for death losses unadjusted but not resisted		37,740 00
Surrender values claimable on policies cancelled		30 62
Due on account of general expenses		1,299 25
Total liabilities	$	890,701 87

PREMIUM INCOME OUTSIDE OF CANADA.

Cash received for premiums	$	442,150 68
Premiums paid by dividends		1,019 00
Total	$	443,169 68
Deduct premiums paid to other companies for reinsurance		6,399 13
Net premium income in other countries—new, $138,362.34; renewals, $298,408.21	$	436,770 55

PAYMENTS TO POLICY-HOLDERS OUTSIDE OF CANADA.

Cash paid for death claims	$	41,176 92
Cash paid for surrendered policies		6,606 09
Cash dividends applied in payment of premiums		1,019 00
Cash dividends paid to policy-holders		180 17
Total amount paid to policy-holders outside of Canada	$	48,982 18

MISCELLANEOUS.

Number of new policies reported during the year as taken outside of Canada and paid for in cash	2,000	
Amount of said policies	$	2,565,346 00
Amount of said policies reinsured in other companies		32,233 00
Number of policies become claims (including matured endowments)	38	
Amount of said claims		61,478 00
Number of policies in force at date	5,091	
Amount in force	$ 7,677,983 00	
Bonus additions thereon	3,040 00	
Total	$ 7,681,023 00	
Amount reinsured in other companies	74,233 00	
Net amount in force at December 31, 1904		7,606,790 00

MANUFACTURERS LIFE—*Concluded.*

EXHIBIT OF POLICIES OUTSIDE OF CANADA.

	No.	Amount.	No.	Amount.
Policies in force at beginning of year :—				
Whole life policies	895	$ 1,912,056		
Endowment policies	3,013	4,367,089		
All other policies	28	55,277		
Bonus additions		1,674		
			3,936	$ 6,336,096 00
New policies issued :—				
Whole life policies	381	$ 637,530		
Endowment assurances	1,814	2,190,501		
All other policies	14	45,320		
Bonus additions		1,767		
			2,209	2,875,118 00
Old policies revived			3	1,978 00
Old policies changed and increased			28	53,450 00
Total			6,176	$ 9,266,642 00
Deduct policies terminated			1,085	1,585,619 00
Policies in force at end of year :—				
Whole life policies	1,139	$ 2,038,465		
Endowment assurances	3,913	5,533,481		
All other policies	39	106,037		
Bonus additions		3,040		
			5,091	$ 7,681,023 00

DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE OUTSIDE OF CANADA.

	No.	Amount.
Policies terminated by death	37	$ 60,991
" maturity	1	487
" surrender	23	48,586
" lapse	590	818,962
" change and decrease	32	149,080
" not taken	402	507,513
Total terminated outside of Canada	1,085	$ 1,585,619

POLICIES REINSURED (BUSINESS OUTSIDE OF CANADA).

Whole life policies	$ 7,500
All other policies	66,733
Total	$ 74,233

THE METROPOLITAN LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—JOHN R. HEGEMAN. | Secretary—JAMES S. ROBERTS.

Principal Office—Corner Madison Avenue and 23rd Street, New York City.

Chief Agent in Canada—JOHN TILTON. | Head Office in Canada—Ottawa.

(Incorporated June, 1866. Commenced business in Canada, November, 1872.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash	$ 2,000,000 00

ASSETS IN CANADA.

Value of real estate in Canada held by company (office buildings, corner Metcalfe and Queen Sts., Ottawa, $17,559.60; 39 St. John St., Quebec, $37,084,89; building site, St. Laurent, near Montreal, $300		$ 54,944 49
Amount secured by way of loans on real estate in Canada, by bond or mortgage, first liens		60,900 00
Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals		44,450 72
Premium obligations on Canadian policies in force		7,886 91

Stocks and bonds in deposit with the Receiver General :—

	Par value.	Market value.	
Dominion of Canada stock	$ 97,333 33	$ 83,592 00	
Canadian Northern Railway bonds	372,299 99	383,468 99	
City of Montreal gold bonds	700,000 00	716,625 00	
Town of Maisonneuve bonds	50,000 00	52,500 00	
Town of Salaberry, Valleyfield, bonds	50,000 00	49,000 00	
Toronto bonds	389,662 23	381,105 05	
Province of Manitoba land drainage bonds	414,000 00	426,420 00	
" " government bonds	186,000 00	191,580 00	
" New Brunswick bonds	97,333 33	84,193 33	
" Quebec stock	146,000 00	124,100 00	
City of Winnipeg bonds	110,000 00	110,000 00	
Total par and market values	$ 2,612,628 88	$ 2,602,584 37	
Carried out at market value			2,602,584 37
Interest due, $303.44; accrued, $1,540.61			1,844 05
Rents accrued			272 50
Gross premiums due and uncollected on Canadian policies in force		$ 34,794 65	
Gross deferred premiums on same		75,150 90	
Total outstanding and deferred premiums		$ 109,945 55	
Deduct cost of collection at 20 per cent		21,989 11	
Net outstanding and deferred premiums			87,956 44
Total assets in Canada			$2,860,839 48

METROPOLITAN LIFE—*Continued.*

LIABILITIES IN CANADA.

Amount computed to cover the net present value of all policies in force.	$ 2,312,302 00	
Reserve for annuities	5,620 00	
*Total net reinsurance reserve		$ 2,317,922 00
Present value of amounts not yet due on matured instalment policies.		681 00
Claims for death losses unadjusted but not resisted	$ 5,757 50	
" resisted, in suit	1,000 00	
" " not in suit	379 95	
Total claims unsettled		7,137 45
Amount of dividends to Canadian policy-holders due and unpaid		240 39
Due on account of general expenses		7,829 25
Amount of all other liabilities in Canada—premiums paid in advance		6,500 44
Total liabilities in Canada		$ 2,340,310 53

INCOME IN CANADA.

Premium income (ordinary—new, $100,674.95; ordinary—renewal, $247,197.39; industrial, $870,798.74)	$ 1,218,670 58
Cash received for annuities	2,446 15
Total net premium income	$ 1,221,116 73
Amount received for interest or dividends on stock &c	83,200 08
Rents	4,157 16
Total income in Canada	$ 1,308,473 97

EXPENDITURE IN CANADA.

Cash paid for death losses in Canada	$ 229,832 59
Premium obligations used in payment of same	115 04
Total net amount paid on account of death claims	$ 229,947 63
Net amount paid for endowment claims in Canada	6,994 54
Cash paid to annuitants	472 71
Cash paid for surrendered policies	13,011 73
Cash dividends paid to Canadian policy-holders, or applied in payment of premiums	11,787 89
Total net amount paid to policy-holders in Canada	$ 262,214 50
Cash paid for commission, salaries and other expenses of officials	474,561 97
Cash paid for licenses, taxes, fees or fines in Canada	12,164 12
Total expenditure in Canada	$ 748,940 59

* Reserve on policies issued prior to January 1, 1901 based on Combined Experience 4 per cent Tables and reserve on policies issued on and subsequent to January 1, 1901, based on American Experience 3½ per cent Tables.

METROPOLITAN LIFE—*Continued.*

PREMIUM NOTE ON LIEN ACCOUNT.

Premium obligations on hand at beginning of year		$ 7,058 05
" received during the year		2,279 62
Total		$ 9,337 67
Deductions during the year, viz.:—		
Amount of obligations used in payment of claims	$ 115 04	
" " used in purchase of surrendered policies	203 79	
" " voided by lapse and transfer	1,124 73	
" " redeemed in cash	7 20	
Total deductions		1,450 76
Balance, note assets at the end of the year		$ 7,886 91

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada—Ordinary, 4,658; industrial, 78,624	83,282		
Amount of said policies—Ordinary	$ 3,513,255 00		
" " Industrial	10,593,661 00		
			$ 14,106,916 00
Number of policies become claims in Canada during the year—Ordinary, 80; industrial, 2,669	2,749		
Amount of said claims—Ordinary	$ 67,536 00		
" " Industrial	163,722 00		
			231,258 00
Number of policies in force in Canada at date—Ordinary, 10,815; industrial, 214,069	224,884		
Amount of said policies—Ordinary	$ 8,897,380 00		
" " Industrial	25,761,481 00		
Net in force December 31, 1904			34,658,861 00
Number of life annuities in force in Canada at date	4		
Amount of annual payments thereunder			617 71

EXHIBIT OF POLICIES (CANADIAN BUSINESS.)

Ordinary Policies.

	No.	Amount.	No.	Amount.
Policies in force at beginning of year:—				
Whole life	3,503	$ 3,804,335		
Endowment	4,833	3,028,924		
Term and all other	13	127,500		
			8,349	$ 6,960,759
New policies issued, old policies revived, changed and increased, and policies transferred to Canada:—				
Whole life	1,991	$ 2,101,310		
Endowment	3,471	1,883,252		
Term and all other	14	57,000		
Policies transferred			5,476	4,041,562
Total			13,825	$ 11,002,321
Deduct policies terminated			3,010	2,104,941

METROPOLITAN LIFE—*Continued.*

EXHIBIT OF POLICIES—*Concluded.*

Policies in force at December 31, 1904 :—

Whole life	4,466	$ 4,913,685		
Endowment	6,323	3,801,195		
Term and all other	26	182,500		
			10,815	$ 8,897,380

Industrial Policies.

In force at beginning of year :—

	No.	Amount.	No.	Amount.
Whole life	28,309	$ 3,146,738		
Endowment	163,334	20,418,258		
Term and all other	3,872	82,672		
			195,515	$ 23,647,668

New policies issued and old policies revived, changed and increased :—

Whole life	3,312	$ 427,274		
Endowment	76,733	10,191,775		
Term and all other	417	8,903		
			80,462	10,627,952
Policies transferred to Canada (net)			355	42,937
Total			276,332	$ 34,318,557
Deduct policies terminated			62,263	8,557,076

In force at December 31, 1904 :—

Whole life	28,560	$ 3,266,024		
Endowment	181,294	22,407,210		
Term and all other	4,215	88,247		
			214,069	$ 25,761,481

DETAILS OF TERMINATIONS.

	Ordinary.		Industrial.	
	No.	Amount.	No.	Amount.
Terminated by death	68	$ 66,449	2,665	$ 163,499
" maturity	10	6,930	.....	.....
" expiry	.....	.....	6	266
" surrender	182	146,000	2,642	321.238
" lapse	2,026	1,385,417	56,942	8,071,919
" change	.....	.....	8	154
Policies not taken	724	500,145	.....	.....
Total (not including transfers)	3,010	$ 2,104,941	62,263	$ 8,557,076

Industrial policies.—Number of policies and amounts in force in Canada on December 31, 1904, as per ages grouped as under :—

	No. of lives.	Amount insured.
Ages, 5 years and under	36,206	$ 4,390,054 00
Ages between 5 and 10 years	34,112	3,948,105 00

Industrial policies.—Number and amount of claims paid in Canada during 1904 as per ages grouped as under :—

	No. of lives.	Amount paid.
Ages, 5 years and under	663	$ 12,449 45
Ages between 5 and 10 years	179	8,559 60

METROPOLITAN LIFE—*Continued.*

General Business Statement for the Year ending December 31, 1904.

INCOME DURING THE YEAR.

Total premium income	$50,808,923 97
Consideration for supplementary contracts not involving life contingencies	28,990 00
Received for interest and dividends	4,223,833 83
Received for rent	824,161 83
Profit on sales or maturity of ledger assets	22,782 71
Deposits of agents in lieu of bonds	77,064 57
Total income	$55,985,756 91

DISBURSEMENTS DURING THE YEAR.

Total net amount paid for losses and matured endowments	$14,950,107 02
Paid to annuitants	74,773 25
Premium notes voided by lapse	26,915 01
Surrender values paid in cash	630,900 87
Dividends to policy-holders	124,329 55
Dividends applied to pay renewal premiums	729,298 30
Dividends applied to purchase paid-up additions and annuities	23,170 10
Paid for claims on supplementary contracts not involving life contingencies	3,534 50
Cash paid to stockholders for interest or dividends	140,000 00
Commission and bonuses to agents	7,630,820 45
Cash paid for salaries of officers and office employees	1,940,044 05
Commuting commissions	1,907,866 62
Rents	664,955 40
Advertising, printing and stationery and postage	635,822 54
Taxes, licenses and insurance department fees	881,582 91
Salaries and allowances of managers of agencies and agents	3,541,076 51
Agency supervision, travelling and other agency expenses	608,892 49
Medical examiners' fees and inspection of risks	855,973 89
Sundry expenses	1,064,182 48
Total disbursements	$36,434,245 94

LEDGER ASSETS.

Book value of real estate unencumbered	$16,806,932 86
Loans on bonds and mortgages, first liens on real estate	33,094,145 00
Loans to policy-holders on the company's policies assigned as collateral.	2,202,635 37
Premium notes on policies in force	687,014 26
Book value of stocks and bonds owned	63,057,308 19
Cash on hand and in banks	7,323,372 74
Agents' debit balances	28,783 02
Total net ledger assets	$123,200,191 44

METROPOLITAN LIFE—*Concluded.*

NON LEDGER ASSETS.

Interest due and accrued	699,914 32
Rents due and accrued	10,557 24
Market value of bonds and stocks over book value	1,213,509 93
Net amount of uncollected and deferred premiums	3,246,081 13
Gross assets	$128,370,254 06
Deduct items not admitted	275,938 82
Total admitted assets	$128,094,315 24

LIABILITIES.

*Net reinsurance reserve	$111,130,170 00
Present value of amounts not yet due on supplementary contracts not involving life contingencies	40,864 00
Liability upon policies cancelled upon which a surrender value may be demanded	21,253 00
Total unsettled claims	293,082 88
Unpaid dividends or surplus or other profits due policy-holders	74,324 41
Premiums paid in advance, including surrender values so applied	137,904 82
Special reserves	1,180,289 00
Agents' deposits in lieu of bonds	196,636 07
Due and accrued on account of salaries, rent, &c	184,571 07
Capital stock	2,000,000 00
Unassigned funds (surplus)	12,835,219 99
Total liabilities	$128,094,315 24

EXHIBIT OF POLICIES.

Ordinary Policies.

	No.	Amount.
Number of new policies issued during the year	169,961	
Amount of said policies		$125,256,422 00
Number of policies terminated during the year	99,705	
Total amount terminated		71,282,772 00
Number of policies in force at date	415,177	
Net amount of said policies		342,535,052 00

Industrial Policies.

Number of new policies issued and old policies revived	1,829,559	
Amount of said policies		$305,258,155 00
Number of policies terminated during the year	1,402,175	
Total amount terminated		237,244,753 00
Number of industrial policies in force at date	7,614,729	
Amount of said policies		1,127,889,229 00

*Computed according to the Combined and American Experience Tables of Mortality, with 4 and 3½ per cent interest.

THE MUTUAL LIFE ASSURANCE COMPANY OF CANADA.

Statement for the Year ending December 31, 1904.

President—Robt. Melvin.
Secretary—W. H Riddell.

Manager and Chief Agent—
Geo. Wegenast.
Head Office—Waterloo.

(Incorporated in 1869 by Act of the Legislature of the Province of Ontario, 32 Vic., cap. 17 ; amended in 1874 by 37 Vic., cap. 86. Incorporated in 1878 by Act of the Parliament of the Dominion of Canada, 41 Vic., cap. 33 ; amended in 1889 by 52 Vic., cap. 96, in 1894 by 57-58 Vic., cap. 123 ; in 1900 by 63 Vic., cap. 112, and in 1903 by 3 Edward VII., cap, 159. Commenced business in Canada in 1870.)

No Capital Stock.

ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate (unencumbered) held by the company		$ 68,285 53
Amounts secured by way of loans on real estate, by bond or mortgage, first liens		3,755,357 53
Amount of loans as above on which interest has been overdue for one year or more previous to statement	$8,698 00	
Amounts secured by way of loans on real estate, by bond or mortgage, second liens		5,260 00
Amount of loans secured by bonds, stocks or other marketable collaterals		7,000 00

Viz. :—

	Par value.	Market value.	Amount loaned.
100 shares Huron & Erie L. & S. Co.	$ 5,000 00	$ 9,250 00	$ 7,000 00

Amount of loans made to policy-holders on the company's policies assigned as collateral	888,492 41
Premium obligations on policies in force	31,161 25

Bonds owned by the company, viz.:—

Deposited with the Receiver General.

	Par value.	Account value.
Town of Ingersoll bonds	$ 32,000 00	$ 32,153 41
Town of Listowel bonds	41,000 00	41,484 64
Town of Georgetown bonds	35,500 00	37,015 61
	$ 108,500 00	$ 110,653 66

MUTUAL LIFE OF CANADA—*Continued.*

In possession of the Company.

	Par value.	Account value.
City—		
Windsor	$ 54,000 00	$ 55,096 96
Winnipeg	100,000 00	100,564 53
Belleville	30,000 00	31,413 07
Hull, Que	23,500 00	24,606 93
Vancouver, B.C	10,000 00	10,000 00
Chatham	4,740 74	4,873 71
Moncton, N.B	26,000 00	26,937 73
Victoria, B.C	85,000 00	86,424 13
St. Thomas	13,089 76	13,204 83
Calgary, N.W.T	50,000 00	49,042 05
Guelph	50,000 00	51,970 70
	$ 446,330 50	$ 454,134 64
Town—		
Waterloo	$ 105,488 93	$ 107,521 46
Ridgetown	30,981 20	32,108 44
Thorold	480 55	479 39
Wiarton	6,239 50	6,380 67
Parkhill	5,700 00	5,807 06
Milton	13,977 94	14,515 11
Berlin	192,585 89	194,910 85
Dunnville	2,920 31	3,026 84
Alliston	11,350 00	11,600 80
Goderich	81,573 19	82,108 13
Hespeler	20,285 76	20,369 50
Preston	5,324 00	5,587 46
Niagara Falls	17,764 76	18,329 78
Leamington	6,910 56	7,257 82
Mitchell	16,235 54	16,235 54
Simcoe	7,861 68	8,192 12
New Market	8,878 22	9,160 68
Edmonton, N.W.T	18,630 00	19,272 00
Almonte	5,400 00	5,758 70
Ingersoll	4,863 96	4,887 28
Prince Albert, N.W.T	11,500 00	12,597 75
Meaford	67,192 36	70,693 98
Sandwich	3,425 08	3,760 31
Oshawa	2,468 87	2,583 88
Tilsonburg	8,000 00	8,731 69
Mt. Forest	61,926 22	63,347 75
Walkerville	6,447 06	6,456 35
Minnedosa, Man	850 00	762 83
Harriston	21,751 16	22,022 87
Collingwood	18,017 72	19,158 95
Brockville	22,000 00	22,537 54
Owen Sound	23,441 43	26,675 24
Campbellton, N.B	50,000 00	51,097 35
Fort William	13,000 00	13,653 93
Cobourg	50,000 00	52,689 38
St. Marys	61,904 13	63,060 08
Prescott	13,551 39	13,551 39
Paris	35,564 57	35,828 62
Farnham, Que	30,000 00	32,445 81
St. Louis, Que	50,000 00	50,598 67
Lethbridge, N.W.T	54,200 00	55,811 41
St. Jerome, Que	32,683 42	33,343 51
Maisonneuve, Que	20,000 00	20,912 11
Thessalon	5,814 77	5,814 77
St. Henri, Que	50,000 00	55,259 02
Renfrew	7,874 32	7,874 32
Hawkesbury	24,554 25	24,554 25
Smith's Falls	23,287 39	23,287 39
Arthabaska, Que	25,000 00	25,000 00
Yorkton	16,150 00	16,298 00
Richmond	23,775 49	24,634 19
	$ 1,397,831 62	$ 1,438,552 97

MUTUAL LIFE OF CANADA—*Continued.*

	Par value.	Account value.
Village—		
Blyth	$ 17,261 74	$ 17,367 81
Merritton	14,559 53	14,821 28
Southampton	13,650 52	13,870 59
Lucan	2,000 00	2,020 00
Elmira	6,928 73	6,992 52
Exeter	5,703 55	5,824 65
Tottenham	2,468 73	2,492 15
Ottawa East	1,639 17	1,684 19
Beamsville	10,540 00	11,494 13
Markham	6,591 27	6,591 27
Milverton	4,144 00	4,144 00
New Hamburg	5,259 05	5,271 32
Port Elgin	7,336 47	7,640 70
Drayton	12,848 37	12,853 72
Acton	9,429 61	9,616 48
Shelburne	7,679 65	8,106 05
Caledonia	2,000 00	2,000 00
Markdale	6,270 14	6,270 14
Grand Valley	5,145 32	5,145 32
	$ 141,455 85	$ 144,206 32
Township—		
Wilmot	$ 1,115 11	$ 1,143 03
Springer	2,133 66	2,195 02
Jocelyn	600 00	638 15
Hallam	2,765 09	2,865 45
Caldwell	282 07	284 82
Waterloo	6,022 00	6,123 47
Charlottenburg	3,344 59	3,421 18
West Luther	517 02	517 02
Springbank, Man	10,000 00	10,359 78
	$ 26,779 54	$ 27,547 92
School—		
Galt, R.C	$ 2,200 00	$ 2,200 00
Waterloo, R.C	358 33	358 33
Battleford, N.W.T	400 00	421 27
Berlin, R.C	8,643 12	8,643 12
Toronto, R.C	50,000 00	52,593 20
New Germany, R.C	895 08	895 08
Rockland	3,331 56	3,331 56
Beddington, N.W.T	300 00	300 00
Woolwich	4,000 00	4,005 90
Brandon	15,000 00	15,135 26
Brandon District	20,000 00	20,589 27
	$ 105,128 09	$ 108,472 99
Miscellaneous First Mortgage Bonds—		
Toronto Street Railway	$ 137,733 32	$ 143,630 12
Bell Telephone	25,000 00	27,776 72
Hamilton Street Railway	15,000 00	15,560 76
Canadian Northern Railway (guaranteed by Province of Manitoba)	149,893 34	152,757 91
Canadian Northern Railway—Land Grant Bonds	100,000 00	98,529 44
Toronto Electric Light Co	50,000 00	50,000 00
Manitoba Drainage	101,000 00	101,991 40
Ontario Government Annuities	23,250 48	23,681 57
	$ 601,877 14	$ 613,927 92
Summary—		
City	$ 446,330 50	$ 454,134 64
Town	1,397,831 62	1,438,552 97
Village	141,455 85	144,206 32
Township	26,779 54	27,547 92
School	105,128 09	108,472 99
Miscellaneous Bonds	601,877 14	613,927 92
Total in possession of Company	$ 2,719,402 74	$ 2,786,842 76
Total par and account values	$ 2,827,902 74	$ 2,897,496 42

MUTUAL LIFE OF CANADA—*Continued.*

Carried out at account value		$ 2,897,496 42
Cash at head office		4,317 18
Cash in banks, viz.:—		
Molsons Bank, Waterloo, current account	$ 32,334 37	
Canadian Bank of Commerce "	15,809 60	
Bank of Hamilton "	26,527 93	
Union Bank "	12,056 13	
Molsons Bank, deposit receipt account	50,000 00	
Total cash in banks		136,728 03
Total ledger assets		$ 7,794,098 35

OTHER ASSETS.

Interest due	$ 13,559 19	
Interest accrued	145,956 93	
Total interest		159,516 12
Rents due, $181; accrued, $21.04		202 04
Net amount of uncollected and deferred premiums: on new business, $18,510.22; on renewals, $248,203.72		266,713 94
Total assets		$ 8,220,530 45

LIABILITIES.

* Amount computed to cover the net present value of all policies in force	$ 7,252,275 46	
Reserve for premium reductions	40,730 89	
" annuities certain	9,610 96	
" life annuities	72,463 84	
Total	$ 7,375,081 15	
Deduct value of policies reinsured in other companies	19,908 91	
Net reinsurance reserve		$ 7,355,172 24
Claims for death losses unadjusted but not resisted	$ 28,066 00	
Net amount of death claims outstanding		28,066 00
Present value of death claims payable by instalments not due		31,122 82
Premiums paid in advance		15,023 96
Liability on lapsed policies subject to cash and paid up values		1,967 10
Due on account of medical fees		5,847 50
Credit ledger balances		11,257 96
Total liabilities		$ 7,448,457 58
Surplus on policy-holders' account		$ 772,072 87

* Reserve based as follows:—For assurances and temporary annuities the Actuaries' Table with 4 p.c. interest for business dated prior to 1900, H$^{M.}$ 3½ p.c. for business dated 1900-2 and H$^{M.}$ 3 p.c for business subsequent to 1902. For life annuities, the British Government Annuity Tables, with the same rates of interest as those specified above.

MUTUAL LIFE OF CANADA—*Continued.*

INCOME DURING THE YEAR.

Cash received for premiums		$ 1,307,106 51
Premium obligations taken in part payment of premiums		2,235 68
Premiums paid by dividends		67,310 47
Cash received for annuities		4,669 00
Total		$ 1,381,321 66
Deduct premiums paid to other companies for reinsurance		7,956 97
Net premium income (new, $189,837.40; renewal, $1,183,527.29)		$ 1,373,364 69
Amount received for interest		350,158 48
Amount received for rents		1,785 73
Total income		$ 1,725,308 90

EXPENDITURE DURING THE YEAR.

Cash paid for death losses	$ 217,974 20	
Premium obligations used in payment of same	163 80	
Payments on matured instalment policies	2,166 50	
Total net amount paid for death claims		$ 220,304 50
Cash paid for matured endowments	$ 158,663 33	
Premium obligations used in payment of same	1,389 67	
Total amount paid for matured endowments		160,053 00
Total net amount paid for death claims and matured endowments		$ 380,357 50
Cash paid to annuitants		8,679 90
Paid for surrendered policies		52,394 54
Cash dividends paid to policy-holders		8,199 68
Cash dividends applied in payment of premium obligations and interest		7,673 25
Cash dividends applied in payment of premiums		67,310 47
Total amount paid policy-holders		$ 524,615 34
Cash paid for commission, salaries and other expenses of officials		229,027 44
Cash paid for taxes, licenses, fees or fines		11,502 27
All other expenses, viz.:—Medical examinations, $14,827.30; books and stationery, $1,875. 75; rents, $5,898.46; telegraph and telephone, $473.38; postage, $1,620.70; printing, $4,454.23; advertising, $5,656.30; travelling expenses, $4,139.66; office furnishings $1,440.64; incidentals, $5,115.22; Insurance Department, $586.41; solicitor's fees, $730.36; auditors, $1,200; commission on loans, inspection, &c., $11,365.36; written off agents balances, $182.45		59,566 22
Total expenditure		$ 824,711 27

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year	$ 31,988 02
" " revived during the year	158 35
" " received during the year	2,235 68
Total	$ 34,382 05

MUTUAL LIFE OF CANADA—*Continued.*

PREMIUM NOTE ACCOUNT—*Concluded.*

Deductions during the year, viz.:—		
Premium obligations used in payment of claims	$ 1,553 47	
" " used in purchase of surrendered policies	421 99	
" " used in payment of dividends to policy-holders	1,049 45	
" " redeemed in cash	195 89	
Total deductions,		3,220 80
Balance, note assets at end of year		$ 31,161 25

SYNOPSIS OF LEDGER ACCOUNTS:

Amount of net ledger assets at December 31, 1903	$ 6,882,953 83
Amount of income as above	1,725,308 90
Total	$ 8,608,262 73
Amount of expenditure as above	$ 824,711 27
Amount written off ledger assets not included in expenditure	711 07
Total	$ 825,422 34
Balance, net ledger assets at December 31, 1904	$ 7,782,840 39

MISCELLANEOUS.

Number of new policies reported during the year as taken	3,400	
Amount of said policies		$ 4,873,506 00
Amount of said policies reinsured in other companies		7,000 00
Number of policies become claims during the year (including matured endowments)	299	
Amount of said claims		389,153 00
Number of policies in force at date	27,742	
Amount of said policies	$ 40,476,970 58	
Amount of said policies reinsured in other companies, including $341.25 bonus additions	227,166 25	
Net amount in force at December 31, 1904		40,249,804 33
Number of life annuities in force at December 31, 1904	31	
Amount of annual payments thereunder		6,860 00

EXHIBIT OF POLICIES.

Policies in force at December 31, 1903:—

	No.	Amount.	No.	Amount.
Whole life policies	15,819	$ 23,365,470 38		
Endowment policies	9,256	12,777,081 20		
All other policies	657	1,445,000 00		
Total			25,732	$37,587,551 58

MUTUAL LIFE OF CANADA—*Continued.*

EXHIBIT OF POLICIES—*Concluded.*

New policies issued :—

	No.	Amount.	No.	Amount.
Whole life policies	1,832	$ 2,772,018 00		
Endowment policies	1,506	2,024,109 00		
All other policies	113	244,500 00		
Total			3,451	$ 5,040,627 00
Old policies revived			45	51,999 00
Old, changed and increased			1	7,541 00
Total			29,229	$42,687,718 58
Deduct policies which have ceased to be in force			1,487	2,210,748 00

Policies in force at December 31, 1904 :—

	No.	Amount.		
Whole life policies	16,910	$ 25,044,628 38		
Endowment policies	10,180	14,028,342 20		
All other policies	652	1,404,000 00		
			27,742	$40,476,970 58

Policies reinsured :—

	No.	Amount.		
Whole life policies	18	$ 126,825 00		
Endowment policies	4	25,000 00		
All other policies	14	75,000 00		
Bonus		341 25		
			36	$ 227,166 25

DETAILS OF POLICIES TERMINATED DURING THE YEAR 1904.

	No.	Amount.
1. By death	174	$ 229,100 00
2. By maturity	125	160,053 00
3. By expiry	27	61,500 00
4. By surrender	200	318,340 00
5. By lapse	862	1,186,561 00
6. By change and decrease		67,654 00
7. By not being taken	99	187,540 00
Total terminated	1,487	$ 2,210,748 00

BUSINESS DONE OUTSIDE OF CANADA.

(Included in above Statement.)

ASSETS OUTSIDE OF CANADA.

Amount of loans made to policy-holders on the company's policies assigned as collaterals		$ 137 65
Net amount of outstanding and deferred premiums on renewals		988 36
Total assets outside of Canada		$ 1,126 01

LIABILITIES OUTSIDE OF CANADA.

Amount computed to cover the net present value of policies in force	$ 22,660 00	
Reserve for premium reductions	105 87	
Total net reinsurance reserve		$ 22,765 87
Due on account of general expenses		112 00
Total liabilities outside of Canada		$ 22,877 87

MUTUAL LIFE OF CANADA—*Concluded.*

PREMIUM INCOME.—OUTSIDE OF CANADA.

Cash received for premiums	$	10,259 05
Premiums paid by dividends		41 61
Total premium income (new, $4,164.56 ; renewal, $6,136.10)	$	10,300 66

PAYMENTS TO POLICY-HOLDERS.—OUTSIDE OF CANADA.

Cash paid for death losses	$	2,000 00
Cash dividends applied in payment of premiums		41 61
Total paid to policy-holders	$	2,041 61

MISCELLANEOUS.—OUTSIDE OF CANADA.

Number of policies reported during the year as taken	37	
Amount of same	$	84,000 00
Number of policies in force in other countries at Dec. 31, 1904	149	
Amount of same		243,460 00

EXHIBIT OF POLICIES OUTSIDE OF CANADA.

Policies in force at December 31, 1903 :—

	No.	Amount.	No.	Amount.
Whole life policies	64	$ 99,500		
Endowment policies	77	117,960		
			141	$ 217,460

New policies issued :—

	No.	Amount.		
Whole life policies	2	13,000		
Endowment policies	9	17,000		
			11	30,000
Old policies revived			1	1,000
Total			153	$ 248,460
Deduct policies which have ceased to be in force			4	5,000

Policies outstanding at December 31, 1904 :—

	No.	Amount.		
Whole life policies	67	113,500		
Endowment policies	82	129,960		
			149	$ 243,460

Number and amount of policies terminated during the year, outside of Canada, viz :

	No.	Amount.		
1. By lapse	3	$ 3,000		
2. By not being taken	1	2,000		
Total			4	$ 5,000

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—RICHARD A. McCURDY. | Secretaries—WM. J. EASTON, GRANVILLE M. WHITE.

Principal Office—32 Nassau Street, New York City.

Chief Agent in Canada—FAYETTE BROWN. | Head Office in Canada—Montreal.

(Incorporated, April 12, 1842. Commenced business in Canada, September 1, 1885.)

No Capital.

ASSETS IN CANADA.

Amount of loans to Canadian policy-holders on the company's policies assigned as collateral		$ 566,248 19

Bonds, &c., in deposit with Receiver General :—

	Par value.	Book value.	Market value.
Manitoba and South-Eastern Railway 4 per cent bonds	$ 149,893 33	$ 148,406 04	$ 148,406 64
Province of Nova Scotia 4 per cent bonds	400,000 00	407,272 50	400,000 00
Province of New Brunswick 4 per cent bonds	219,000 00	219,203 00	219,000 00
Province of Manitoba 4 per cent bonds	200,000 00	223,400 00	200,000 00
City of Montreal stock and bonds	965,000 00	992,732 00	927,976 71
City of Ottawa 5 per cent bonds	40,000 00	40,888 00	40,888 00
City of Guelph 5 per cent bonds	124,333 33	129,179 52	136,021 84
City of Toronto 4 per cent bonds	261,000 00	261,047 90	261,000 00
Total par, book and market values	$2,359,226 66	$2,422,128 96	$2,333,292 59

Carried out at market value	2,333,292 59

In deposit with Canadian trustees under the Insurance Act :—

	Par value.	Book value.	Market value.
Guaranty Trust Company of New York stock	$ 300,000 00	$ 439,140 00	$ 1,800,000 00
United States Mortgage and Trust Co. of New York stock	300,000 00	465,000 00	1,200,000 00
National Bank of Commerce stock	675,000 00	830,992 50	1,485,000 00
Total par, book and market values.	$ 1,275,000 00	$ 1,735,132 50	$ 4,485,000 00

Carried out at market value		4,485,000 00
Cash in Bank of Montreal		218,951 86
Gross premiums due and uncollected on Canadian policies in force	$ 91,503 18	
Gross deferred premiums on same	51,418 41	
Total outstanding and deferred premiums	$ 142,921 59	
Deduct cost of collection at 20 per cent	28,584 32	
Net outstanding and deferred premiums		114,337 27
Total assets in Canada		$ 7,717,829 91

MUTUAL LIFE OF NEW YORK—*Continued.*

LIABILITIES IN CANADA.

*Amount computed to cover the net present value of all outstanding policies in Canada	$ 6,573,109 00	
Reserves for reversionary additions and premium reductions	216,041 00	
Reserves for life annuities	199,691 00	
Total net reinsurance reserve		$ 6,988,841 00
Present value of amounts not yet due on matured instalment policies		29,274 00
Present value of amount not yet due on supplementary contracts not involving life contingencies		36,388 00
Claims for death losses due and unpaid		15,514 00
Claims for matured endowments due and unpaid		534 00
Annuity claims due and unpaid		417 50
Amount of dividends or bonuses to Canadian policy-holders due and unpaid		5,117 69
Total liabilities in Canada		$ 7,076,086 19

INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada	$ 1,144,930 12
Premiums paid by dividends	7,817 09
Amount received for annuities	6,985 42
Total premium income, (new, $184,518.81; renewal, $975,213.82)	$ 1,159,732 63
Amount received for interest and dividends	273,744 52
Total income in Canada	$ 1,433,477 15

EXPENDITURE IN CANADA.

Cash paid during the year for death claims in Canada	$ 392,376 00
Cash paid for claims under supplementary contracts arising out of death losses	1,550 00
Payments on matured continuous instalment policies	1,800 00
Total payments on account of death claims	$ 395,726 00
Cash paid for matured endowments in Canada	157,582 73
Net amount paid on account of claims	$ 553,308 73
Amount paid to annuitants	20,911 62
Cash paid for surrendered policies	167,995 98
Cash dividends paid to Canadian policy-holders	41,177 66
Cash dividends applied in payment of premiums in Canada	7,817 09
Total amount paid to policy-holders	$ 791,211 08
Cash paid for commissions, salaries, &c., in Canada	172,785 80
Licenses or taxes	9,311 42
All other expenditure, viz.:—Medical fees, $15,316.00; duty and freight, $2,961.98; advertising, printing and stationery, $2,008 62; postage and telegrams, $3,431.48; rents, office sundries, $10,990.04	34,708 12
Total expenditure in Canada	$ 1,008,016 42

* Based on the Combined Experience Table, with 4 per cent interest for policies issued previous to Jan. 1, 1898, and on the American Experience Table with 3½ per cent interest for policies issued since that date.

MUTUAL LIFE OF NEW YORK—*Continued*

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	2,594	
Amount of said policies		$ 4,363,545 00
Number of policies become claims in Canada during the year	179	
Amount of said claims		536,433 00
Number of policies in force in Canada at date	15,682	
Amount of said policies	$ 30,630,133	
Bonus additions	327,046	
Net amount in force, December 31, 1904		30,957,179 00
Number of life annuities in force in Canada at Dec. 31, 1904	52	
Amount of annual payments thereunder		24,474 75

EXHIBIT OF POLICIES (CANADIAN BUSINESS).

In force at beginning of year:—

	No.	Amount.	No.	Amount.
Whole life policies	11,636	$ 22,743,772		
Endowment	2,999	5,366,079		
Term and other	85	959,204		
Bonus additions		341,133		
			14,720	$ 29,410,188 00

New policies issued:—

	No.	Amount.		
Whole life	2,107	$ 3,545,895		
Endowment	464	636,930		
Term and other	23	98,875		
Bonus additions		81,845		
			2,594	4,363,545 00
Old policies revived			57	103,530 00
Old policies changed and increased				2,233 00
Total			17,371	$ 33,879,496 00
Deduct terminated			1,689	2,922,317 00

In force at end of year:—

	No.	Amount.		
Whole life	12,388	$ 24,135,791		
Endowment	3,200	5,525,226		
Term and other	94	969,116		
Bonus additions		327,046		
			15,682	$ 30,957,179 00

DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Terminated by death	132	$ 383,580
" maturity	47	152,853
" expiry	8	33,868
" surrender	212	639,281
" lapse	1,290	1,683,737
" decrease		28,998
Total	1,689	$ 2,922,317

MUTUAL LIFE OF NEW YORK—*Continued.*

General Business Statement for the Year ending December 31, 1904.

INCOME DURING THE YEAR.

Total net premium income	$62,932,097 10
Consideration for supplementary contracts not involving life contingencies	501,093 19
Received for interest and dividends	15,947,843 81
Received for rents	1,621,950 47
Total income	$81,002,984 57

DISBURSEMENTS DURING THE YEAR.

Net amount paid for losses and matured endowments	$25,672,229 33
Cash paid to annuitants	2,389,114 07
Dividends paid policy-holders in cash	1,019,343 92
Dividends applied to pay renewal premiums	36,136 24
Dividends applied to purchase paid-up additions and annuities	1,618,726 71
Paid for claims on supplementary contracts not involving life contingencies	242,273 51
Surrender values paid in cash	3,217,679 33
Surrender values applied to pay new and renewal premiums	531,045 23
Commissions and bonuses to agents	8,546,165 25
Salaries and allowances for agencies	1,804,128 90
Agency expenses and travelling	243,828 11
Medical examiners' fees and inspection of risks	845,860 24
Salaries of officers and office employees	1,022,001 39
Taxes, licenses and insurance department fees	1,138,662 74
Rent	582,032 47
Cash paid for advertising	329,797 02
Cash paid for printing and stationery	601,101 21
Cash paid for postage	203,935 53
Legal expenses	364,254 95
General expenses	974,415 29
Total disbursements	$51,382,731 44

LEDGER ASSETS.

Book value of real estate unencumbered	$ 34,701,700 61
Mortgage loans, first liens on real estate	102,027,893 42
Loans secured by pledge of bonds, stocks or other collateral	11,210,000 00
Loans on the Company's policies	23,277,736 49
Book value of stocks and bonds owned	217,380,752 73
Cash on hand and in banks	17,973,159 59
Agents' debit balances and suspense account	1,722,072 89
Total ledger assets	$408,293,315 73

MUTUAL LIFE OF NEW YORK—*Concluded.*

NON-LEDGER ASSETS.

Interest due and accrued	$ 3,094,629 28
Rents due and accrued	165,577 28
Market value of stocks and bonds over book value	25,810 689 51
Net amount of uncollected and deferred premiums	5,337,115 42
Gross assets	$442,701,327 22
Deduct assets not admitted	1,722,956 06
Total admitted assets	$440,978,371 16

LIABILITIES.

*Net re-insurance reserve	$362,345,355 00
Present value of amounts not yet due on supplementary contracts not involving life contingencies	1,290,000 19
Due and unpaid on supplementary contracts not involving life contingencies	1,068 39
Total policy claims	2,065,542 20
Dividends or other profits due policy-holders	174,387 95
Premiums paid in advance	695,468 43
Salaries, rents, office expenses, accounts, &c., due and accrued	48,730 57
Reserve for Contingent Guarantee Fund	71,457,818 43
Surplus to be apportioned in 1905	2,900,000 00
Total liabilities on policy-holders' account	$440,978,371 16

EXHIBIT OF POLICIES.

Number of new policies issued during the year	109,165	
Amount of said policies		$229,532,430 00
Number of policies terminated	49,395	
Amount of said policies		129,125,280 00
Number of policies in force at date	659,544	
Amount of policies in force (including bonus additions)		1,547,611,660 00

*Computed according to the Actuaries' Table of Mortality, with 4 per cent. interest, for policies issued before January 1, 1898, and on the American Table, with 3½ per cent interest, for policies issued on or after that date.

*THE MUTUAL RESERVE LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—FREDERICK A. BURNHAM. | Secretary—CHARLES W. CAMP.

Principal Office—309 Broadway, N.Y.

Chief Agent in Canada—F. R. HARVEY. | Head Office in Canada—Toronto.

(Incorporated pursuant to Chap. 267, Laws of New York, 1875. Reincorporated under Chap. 175, Laws of New York, passed April 2, 1883, and further reincorporated under the "Insurance Law," being Chap. 690 of the Laws of New York, of 1892, passed April 17, 1902. Commenced business in Canada, April, 1884).

ASSETS IN CANADA.

Amount of loans made to Canadian policy-holders on the company's policies assigned as collateral		$ 2,450 00
Premium obligations on Canadian policies in force		74,623 40

Stocks and bonds, viz.:—

	Par value.	Market value.
† Province of Quebec bonds	$ 50,000 00	$ 52,000 00
† Canada 3 per cent sterling bonds	52,325 57	53,570 00
† Winnipeg debentures	35,000 00	35,700 00
Canada Coals and Railway debentures	4,000 00	1,000 00
† Province of Quebec 3 per cent inscribed stock	120,206 68	113,880 00
Total par and market values	$ 261,532 25	$ 256,150 00

Carried out at market value		256,150 00
Cash in banks in Canada, viz.:—		
Molsons Bank, Montreal	$ 5,000 00	
Ontario Bank, Toronto	10,823 61	
Atlas Loan Co., Toronto, Ont	1,921 40	
Toronto General Trusts Corporation	55,000 00	
		72,745 01
On deposit with bonded collectors in Canada		4,914 92
Interest due	$ 962 50	
Interest accrued	2,876 54	
		3,839 04
Net amount of outstanding and deferred premiums in Canada		65,125 53
Total assets in Canada		$ 479,847 90

*This company has given notice, pursuant to section 42A of the Insurance Act, of its intention to maintain, after September 15, 1900, in respect of all policies issued by it in Canada, after the passing of the Act 62-63 Victoria, chapter 13 (August 11, 1899), the reserve required by sections 25 and 35 of the Insurance Act to be maintained by ordinary life insurance companies upon contracts of life insurance with fixed or definite premiums. This company, which has been reincorporated under its present name, was formerly known as the Mutual Reserve Fund Life Association. In 1904 an Act was passed by the Parliament of Canada under which the holders of its assessment policies in Canada were enabled to obtain ordinary policies of life insurance with fixed and definite premiums instead of such assessment policies. (See reference under the heading "Assessment Life Insurance" in front part of book.)

† In deposit with Receiver General.

MUTUAL RESERVE—*Continued.*

LIABILITIES IN CANADA.

Under Policies issued previous to August 11, 1899.

Amount of reserve provided upon Canadian policies		$ 5,691 00
Claims for death losses—adjusted but not due	$ 17,470 00	
" " unadjusted but not resisted	10,877 00	
" " reported awaiting proof	6,060 07	
		34,407 07
Surrender values claimable on policies cancelled whose reserves are not included above		
Amount of dividends or bonuses to Canadian policy-holders due and unpaid		954 64
Total liabilities in respect of said policies in Canada		$ 41,052 71

Under Policies issued subsequent to August 11, 1899.

Reserve computed to cover the net present value of all Canadian policies in force	$ 244,467 00	
Reserve for bonus additions and premium reductions	140,373 00	
* Total net reinsurance reserve		$ 384,840 00
Claims for death losses—reported, no proof received	$ 2,000 00	
		2,000 00
Total liabilities in respect of said policies in Canada		$ 386,840 00
Total liabilities in Canada		$ 427,892 71

INCOME IN CANADA.

Cash received for premiums	$ 232,205 00
Liens taken in part payment of premiums	19,591 67
Premiums paid by dividends	2,583 51
Cash received for old age benefits	991 41
Total net premium income	$ 255,371 59
Amount received for interest or dividends on stock	13,218 01
Total income in Canada	$ 268,589 60

EXPENDITURE IN CANADA.

Cash paid for death losses	$ 181,317 92
Liens used in payment of same	8,028 18
Net amount paid during the year for death claims in Canada	$ 189,346 10
Liens voided by lapse	17,873 48
Cash paid for surrendered policies	622 58
Cash dividends applied in payment of premiums	2,583 51
Total net amount paid to policy-holders in Canada	$ 210,425 67
Expenses for collection of premiums	5,585 49
Cash paid for commissions and salaries of officials in Canada	6,830 21

*Based on the Hm. Table of the Institute of Actuaries with interest at 3½ per cent and Actuaries' Table of Mortality with interest at 4 per cent.

MUTUAL RESERVE—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

Cash paid for taxes, licenses, fees or fines in Canada		$ 3,181 79
Miscellaneous expenditure, viz :—Investigating claims, $177.98 ; postage, express, etc., $860.09 ; rents, $1,404 ; advertising and printing, $1,037.68 ; general office expenses, $701.50 ; legal, $20,977.59		25,158 84
Total expenditure in Canada		$ 251,182 00

PREMIUM NOTE ACCOUNT.

Liens on hand at commencement of year		$ 84,576 63
Liens received during the year		24,599 43
Total		$ 109,176 06
Deductions during the year, viz.:—		
Amount of liens used in payment of claims	$ 8,028 18	
" voided by lapse	17,873 48	
Total deductions		25,901 66
Balance, note assets at the end of the year		$ 83,274 40

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	4	
Amount of said policies		$ 17,000 00
Number of policies become claims during the year	70	
Amount of said claims		156,019 45
Number of policies in force in Canada at date	3,802	
Amount of said policies	$ 4,973,329 00	
Bonus additions thereon	182,164 00	
Total net amount in force at Dec. 31, 1904		5,155,493 00
Number of life annuities in force at date	553	
Amount of annual payments thereunder		3,231 16

EXHIBIT OF POLICIES.

	No.	Amount.	No.	Amount.
In force at beginning of year—				
Whole life policies	1,093	$ 2,292,250		
All other	3,551	7,050,270		
			4,644	$ 9,342,520 00
New policies issued—				
Whole life	2	$ 6,000		
All other	7	23,000		
			9	29,000 00
Old policies revived			55	96,905 00
" changed and increased			3,179	3,832,081 00
			7,887	$13,300,506 00
Deduct terminated			4,085	8,145,013 00
In force at end of year—				
Whole life	2,828	$ 2,699,271		
All other	974	2,274,058		
Bonus additions		182,164		
			3,802	$ 5,155,493 00

MUTUAL RESERVE—*Continued.*

DETAILS OF TERMINATIONS.

	No.	Amount.
Terminated by death	70	$ 156,019 00
" expiry	4	6,262 00
" surrender	28	42,025 00
" lapse	638	1,362,820 00
Policies changed and decreased	3,340	6,565,887 00
Policies not taken	5	12,000 00
Total terminated	4,085	$ 8,145,013 00

DETAILS OF POLICIES ISSUED PRIOR TO AUGUST 11, 1899.

(Assessment business only.)

	No.	Amount.
Policies in force at beginning of year in Canada	4,028	$ 7,929,700 00
Policies revived or increased during the year	40	74,500 00
Policies terminated (or transferred)	3,794	7,443,200 00
Policies in force, December 31, 1904	274	561,000 00

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

INCOME.

Total premium income	$ 4,480,708 04
Premium notes, loans or liens restored by revival of policies	11,242 13
Interest	246,851 84
Rent	154,650 08
Fees for alterations in policies	163 84
Profit on sale or maturity of ledger assets	92 67
Total income	$ 4,893,708 60

DISBURSEMENTS.

Death losses paid	$ 2,708,671 06
Annuitants	75 00
Premium notes voided by lapse	220,396 00
Surrender values paid in cash	98,729 50
Surrender values applied to pay renewal premiums	600 97
Surrender values applied to purchase paid-up insurance	13,823 44
Dividends paid policy-holders in cash	7,213 01
Dividends applied to pay renewal premiums	79,369 51
Total paid policy-holders	$ 3,128,878 49
Commission and bonuses to agents	397,063 37
Commuting renewal commissions	15,000 00
Salaries and allowances for agencies	125,556 32
Agency supervision, travelling and other agency expenses	67,692 24
Medical examiners' fees and inspection of risks	29,785 44
Salaries of officers and home office employees	310,412 18
Rent	76,614 92
Advertising, printing and stationery and postage	67,849 91
Legal expenses	87,196 82
Taxes, licenses and insurance department fees	69,694 02
All other disbursements	378,469 94
Total disbursements	$ 4,754,213 65

MUTUAL RESERVE—*Concluded.*

LEDGER ASSETS.

Book value of real estate unencumbered	$ 680,310 96
Mortgage loans (first liens) on real estate	452,750 00
Loans made to policy-holders on the company's policies assigned as collateral	1,869,548 19
Premium notes secured by liens on policies	232,758 29
Book value of bonds owned	559,521 59
Cash in banks and in office	733,929 30
Cash on deposit in collecting banks and with bonded collectors	188,328 37
Agents' balances	75,879 18
Total ledger assets	$ 4,793,025 88

NON-LEDGER ASSETS.

Interest due and accrued	75,232 66
Rents due	3,558 22
Market value of real estate over book value	34,687 04
Net amount of due and deferred premiums	889,612 00
Net premiums in transit, reserve charged in liabilities	181,083 63
Gross assets	$ 5,977,199 43
Deduct assets not admitted	217,282 14
Total admitted assets	$ 5,759,917 29

LIABILITIES.

*Net present value of all outstanding policies in force	$ 4,397,988 00
Total policy claims	796,704 31
Due and accrued for salaries, rent, taxes, expenses, &c	184,913 25
Dividends or other profits due policy-holders	12,568 31
Premiums paid in advance	758 05
Dividends apportioned payable to policy-holders during 1905	7,773 79
Unassigned funds (surplus)	359,211 58
Total liabilities	$ 5,759,917 29

EXHIBIT OF POLICIES.

	No	Amount.
New policies issued	18,672	$ 17,862,353 00
Certificates and policies which have ceased to be in force during 1904	19,394	25,265,223 00
Total in force, December 31, 1904	61,482	113,523,306 00

*Computed according to the Combined Experience Table of Mortality, at 4 per cent interest, and the American Experience Table of Mortality at 3½ per cent interest.

THE NATIONAL LIFE ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—ELIAS ROGERS. | Managing Director and Chief Agent—R. H. MATSON.

Secretary—F. SPARLING. | Head Office—Toronto.

(Incorporated, June 29, 1897, by an Act of the Parliament of Canada, 60–61 Vic., cap. 78. Commenced business in Canada, June 23, 1899.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed for	510,000 00
Amount paid up in cash	100,889 70

(For List of Shareholders, see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

Real estate owned by the company—head office building			$ 50,000 00
Amount of loans made to policy-holders on the company's policies assigned as collateral			15,381 48
Stocks and bonds owned by the company :—	Par value.	Market value.	Cost value.
*Province of Manitoba bonds	$ 25,000 00	$ 26,150 00	$ 26,325 00
*City of St. Henri, P.Q., bonds	30,000 00	34,025 00	33,222 00
City of Winnipeg debentures	24,829 92	25,750 66	24,731 62
City of Montreal "	1,000 00	990 00	950 00
City of Toronto "	12,679 99	13,892 19	13,178 03
Town of Maisonneuve "	15,000 00	16,584 00	15,589 50
City of Vancouver "	15,500 00	20,483 25	20,370 10
Toronto Street Ry. "	15,000 00	17,000 00	17,836 50
City of St. Thomas "	3,829 73	3,933 32	3,829 73
City of Moncton "	10,000 00	10,000 00	9,935 00
City of Victoria "	10,000 00	10,563 00	10,000 00
County of Gloucester "	5,000 00	5,000 00	5,000 00
Town of Orillia "	6,584 74	7,102 46	6,584 74
County of Shelburne "	6,000 00	6,000 00	6,000 00
Province of Nova Scotia "	10,000 00	10,100 00	10,100 00
Total par, market and cost values.	$ 190,424 38	$ 207,573 88	$ 203,652 22
Carried out at cost value			203,652 22
Cash at head office			173 90
Cash in banks :—			
Imperial Bank of Canada, Toronto		$ 8,630 75	
" " Ottawa		659 01	
" " Montreal		930 88	
" " Winnipeg		233 66	
Bank of British North America, St. John, N.B.		3,295 10	
" " Midland		97 91	
Total			13,845 31
Agents' ledger balances and advances to agents			12,670 60
Total ledger assets			$ 295,723 51

*In deposit with Receiver General.

NATIONAL LIFE OF CANADA—*Continued.*

OTHER ASSETS.

Market value of stocks, bonds, debentures, &c., over cost		$ 3,921 66
Office furniture and equipment		1,400 00
Interest accrued		1,097 45
Reinsurance policy in suit		2,000 00
Net amount of outstanding and deferred premiums—on new business, $11,176.23; on renewals, $25,815.37		36,991 60
Total assets		$ 341,134 22

LIABILITIES.

Amount computed to cover the net present value of all policies in force	$335,699 33	
Deduct value of policies reinsured in other companies	15,310 72	
*Net reinsurance reserve		$ 320,388 61
Present value of amounts not yet due on matured instalment policies		3,383 00
Claims for death losses unadjusted but not resisted	$ 1,000 00	
" " resisted and in suit	1,000 00	
Total amount of unsettled claims		2,000 00
Due on account of general expenses—medical fees, $1,923.23; H. O. rent, $180.63		2,103 86
Total liabilities		$ 327,875 47
Surplus on policy-holders' account		$ 13,258 75
Capital stock paid up		$ 100,889 70

INCOME DURING THE YEAR.

Cash paid for premiums (first year, $46,110.13; renewals, $115,296.29)	$161,406 42	
Deduct premiums paid to other companies for reinsurance	9,826 82	
Net premium income		$ 151,579 60
Amount received for interest on debentures, &c.		10,041 24
Premium on capital stock		500 00
Total		$ 162,120 84
Received for calls on capital		60 00
" increased capital		2,000 00
Total income during the year		[illegible] 4

* Based on Institute of Actuaries Hm. 3½ per cent table.

NATIONAL LIFE OF CANADA—*Continued.*

EXPENDITURE DURING THE YEAR.

Cash paid for death losses	$ 23,464 65	
Payments on matured instalment policies	250 00	
Total amount paid for death claims		$ 23,714 65
Cash paid for surrendered policies		3,255 89
Total amount paid to policy-holders		$ 26,970 54
Cash paid for commissions, salaries and other expenses of officials		61,326 07
Cash paid for taxes, licenses, fees or fines		2,146 22
All other expenditure, viz.:—Auditors' fees, $600; rents, $3,207 53; postage, telegrams and express, $1,103.39; advertising, $1,744.68; printing and stationery, $1,066.47; medical fees, $4,157.85; legal expenses, $184.96; office furniture, $212.19; general expenses, $638.61; actuarial fees, $100; commission on new stock sold, $100.		13,115 68
Total expenditure		$ 103,558 51

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of ledger assets December 31, 1903	$ 222,701 18
Amount of cash income as above	164,180 84
Amount of appreciation in ledger value of real estate	12,400 00
Total	$ 399,282 02
Amount of expenditure as above	103,558 51
Balance—net ledger assets at December 31, 1904	$ 295,723 51

MISCELLANEOUS.

Number of new policies reported during the year as taken	905	
Amount of said policies		$ 1,364,449 00
Amount of said policies reinsured in other licensed companies		96,700 00
Number of said policies become claims during the year	14	
Amount of said claims	$ 24,500 00	
Amount of above claims reinsured in other licensed companies	2,000 00	
Net amount carried out		22,500 00
Number of policies in force at date	2,925	
Amount of said policies	$ 4,509,754 00	
Amount of said policies reinsured in other licensed companies in Canada	267,802 00	
Net amount in force at December 31, 1904		4,241,952 00

EXHIBIT OF POLICIES.

Policies in force at December 31, 1903 :—

	No.	Amount.	No.	Amount.
Whole life policies	1,603	$ 2,479,427		
Endowment assurances	706	965,185		
Term and all other	307	641,500		
			2,616	$ 4,086,112 00

NATIONAL LIFE OF CANADA—*Concluded.*

EXHIBIT OF POLICIES—*Concluded.*

New policies issued :—

Whole life policies	576	$ 877,919		
Endowment assurances	259	299,675		
Term and all other	138	297,000		
			973	1,474,594 00
Old policies revived			24	25,905 00
Old policies changed and increased			2	1,000 00
Total			3,615	$ 5,587,611 00
Deduct policies which have ceased to be in force			690	1,077,857 00

Policies in force at December 31, 1904 :—

Whole life policies	1,773	$ 2,731,731		
Endowment assurances	814	1,077,523		
All other policies	338	700,500		
			2,925	$ 4,509,754 00

DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Policies terminated by death	14	$ 24,500 00
" " expiry	2	3,000 00
" " surrender	36	83,980 00
" " lapse	570	851,032 00
" " change and decrease		5,200 00
" " not being taken	68	110,145 00
Total terminated during year 1904 :—	690	$ 1,077,857 00

DETAILS OF REINSURANCES.

Whole life	$ 162,102 00
Endowment assurances	4,500 00
Term and all other	101,200 00
	$ 267,802 00

THE NATIONAL LIFE INSURANCE COMPANY OF THE UNITED STATES OF AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—P. M. STARNES. | Secretary—R. E. SACKETT.

Principal Office—Washington, D.C.

Principal Branch Office—159 La Salle St., Chicago, Ill.

Chief Agent in Canada—CHAS. POWIS. | Head Office in Canada—153 Markland St., Hamilton, Ont.

(Incorporated July 25, 1868. Commenced business in Canada, June 11, 1869.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash	$	1,000,000 00

ASSETS IN CANADA.

City of Winnipeg school bonds in deposit with Receiver General, par value, $85,000; market value	$	88,700 00
Net deferred premiums		75 92
Total assets in Canada	$	88,775 92

LIABILITIES IN CANADA.

*Amount computed to cover the net reserve on all outstanding policies in Canada	$	45,517 00
Claims for death losses unadjusted but not resisted		2,074 00
Total net liabilities to policy-holders in Canada	$	47,591 00

INCOME IN CANADA.

Premiums received in cash during the year on life policies in Canada	$	582 04
Total income in Canada	$	582 04

EXPENDITURE IN CANADA.

Cash paid for death claims	$	15,618 00
Cash paid for commissions, salaries and other expenses of officials in Canada		60 35
Total expenditure in Canada	$	15,678 35

* Reserve based upon Institute of Actuaries H^{M} Table of Mortality, with 4½ per cent interest.

NATIONAL LIFE OF U. S.—*Continued.*

MISCELLANEOUS.

Number of policies become claims in Canada during the year	5		
Amount of said claims		$	5,639 00
Number of policies in force in Canada at date	90		
Amount of said policies	$ 73,976 50		
Total net amount in force at December 31, 1904			73,976 50

EXHIBITS OF POLICIES (CANADIAN BUSINESS).

	No.	Amount.	No.	Amount.
In force at beginning of year :—				
Whole life policies	94	$ 78,615 50		
Endowment	1	1,000 00		
			95	$ 79,615 50
Deduct terminated by death			5	5,639 00
In force at end of year :—				
Whole life policies	89	$ 72,976 50		
Endowment	1	1,000 00		
			90	$ 73,976 50

NEW YORK LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—JOHN A. MCCALL. | Secretaries—JOHN CHAPMAN MCCALL. SEYMOUR M. BALLARD.

Principal Office—346 and 348 Broadway, New York.

Chief Agent in Canada—W. A. DART. | Head Office in Canada—Montreal.

(Incorporated, May 21, 1841. Commenced business in Canada about 1868.)

No Capital.

ASSETS IN CANADA.

Real estate—stone building, corner Place d'Armes Square and St. James Street, Montreal (free from encumbrance)			$ 350,000 00
Amount of loans to Canadian policy-holders on the company's policies assigned as collaterals ($812,692.61 on policies issued subsequent to March 31, 1878)			824,014 61
Premium obligations on Canadian policies in force ($43,814.84 on policies issued subsequent to March 31, 1878)			44,071 49
Bonds and debentures, viz.:—	Par value.	Market value.	
* Commonwealth of Massachusetts, 1939	$ 835,000 00	$ 801,600 00	
* Canadian Northern Railway 4 per cent bonds, 1929	389,333 33	397,120 00	
* City of Ottawa 5 per cent debentures, 1908	100,000 00	101,000 00	
* Province of Quebec 5 per cent bonds, 1908	80,000 00	81,600 00	
West Shore R. R. 4 per cent bonds, 2361	720,000 00	777,600 00	
Chicago and North-western general gold bonds, 3½ per cent of 1987	1,000,000 00	990,000 00	
Union Pacific Railway and L. G., 1st 4's., 1947	600,000 00	618,000 00	
Chicago, Mil. and St. Paul, general 3½'s., 1989	660,000 00	633,600 00	
Commonwealth of Massachusetts, 1939	675,000 00	648,000 00	
City of Quebec 3½'s., 1931	410,000 00	381,300 00	
Manitoba and South-eastern 4's., 1929	199,530 60	199,530 60	
Canadian Northern Railway 4 p. c. bonds, 1929	584,000 00	595,666 40	
City of Toronto, 3½ p. c. bonds, 1914	555,000 00	538,350 00	
Total par and market values	$6,807,863 93	$6,763,367 00	
Carried out at market value			6,763,367 00
Cash at branch offices in Canada			5,803 73
Cash in banks, viz.:—			
Bank of Montreal, Montreal		$ 180,444 40	
Bank of Nova Scotia, Halifax		3,000 00	
Branch office bank balances		2,848 90	
Total carried out			186,293 30
Interest accrued			26,464 18
Rents due, $212.50; accrued, $5,013.18			5,225 68
Gross premiums due and uncollected on Canadian policies in force (of which $110,264.56 belong to policies issued subsequent to March 31, 1878)		$ 110,386 56	
Gross deferred premiums on same (of which $49,838 belong to policies issued subsequent to March 31, 1878)		50,777 00	
Total outstanding and deferred premiums		$ 161,163 56	
Deduct cost of collection at 22½ per cent		36,261 80	
Net outstanding and deferred premiums			124,901 76
Total assets in Canada			$ 8,330,141 75

* Deposited with the Receiver General.

NEW YORK LIFE—*Continued.*

LIABILITIES IN CANADA.

Under Policies issued previous to March 31, 1878.

Amount computed to cover the net present value of all Canadian policies and bonuses in force	$ 395,123 00	
Reserves for reversionary additions	44,904 00	
Total	$ 440,027 00	
Deduct value of said policies reinsured in other companies licensed in Canada	2,515 00	
* Net reinsurance reserve		$ 437,512 00
Amount of unpaid claims, viz.:—		
Death losses unadjusted but not resisted ($16.40 accrued in previous years)	$ 5,016 40	
Matured endowments due and unpaid (accrued in previous years)	849 05	
Total death claims and matured endowments		5,865 45
Total net liabilities to said policy-holders in Canada		$ 443,377 45

Under Policies issued subsequent to March 31, 1878.

Amount computed to cover the net present value of all Canadian policies in force	$7,066,178 00	
Reserve for reversionary additions	53,461 00	
Reserve for life annuities	176,461 00	
* Net reinsurance reserve		$ 7,296,100 00
Present value of amounts not yet due on supplementary contracts not involving life contingencies		93,220 00
Claims for death losses unadjusted but not resisted		20,799 28
Amount of dividends and bonuses to Canadian policy-holders due and unpaid		7,659 15
Due on account of general expenses in Canada		169 09
Total net liabilities to said policy-holders in Canada		$ 7,417,947 52
Total net liabilities to all policy-holders in Canada		$ 7,861,324 97

INCOME IN CANADA.

Cash received during the year for premiums in Canada	$ 1,537,114 81
Premium obligations taken in part payment of premiums	16,123 00
Premiums paid by dividends	10,355 22
Cash received for annuities	10,253 53
Total	$ 1,573,846 56
Deduct premiums paid for reinsurance	128 80
† Net premium income	$ 1,573,717 76
Amount received for interest on bonds, &c	305,114 62
Net amount received for rents (after deducting all taxes and expenses)	9,212 92
Total income in Canada	$ 1,888,045 30

* Based on American Experience Table of Mortality, with 3 per cent interest as to policies known as the company's 3 p. c. policies and as to policies issued subsequent to December 31, 1900; on the Combined Experience Table with 4 p. c. interest as to all other policies.

† On new policies, $296,132.43; renewals, $1,267,331.80; annuities, $10,253.53.

NEW YORK LIFE—*Continued.*

EXPENDITURE IN CANADA.

Cash paid for death losses	$ 495,350 32	
Premium obligations used in payment of same	507 91	
Total amount paid for death claims	$ 495,858 23	
Cash paid for matured endowments	$ 117,598 82	
Premium obligations used in payment of same	105 40	
Total amount paid for matured endowments	117,704 22	
Total net amount paid on account of claims		$ 613,562 45
Cash paid to annuitants		13,017 80
Cash paid for surrendered policies		260,850 78
Cash dividends paid to Canadian policy-holders		142,942 85
Cash dividends applied in payment of premiums in Canada		10,355 22
Total net amount paid to policy-holders in Canada		$ 1,040,729 10
Paid for supplementary contracts not involving life contingencies		3,750 00
Cash paid for commission and salaries		263,309 07
Cash paid for licenses, taxes, fees or fines		14,002 21
Miscellaneous payments, viz.:—Rents, $9,356.27; stationery, printing, &c., $593.75; postage, telegraph, &c., $4,779.03; advertising, $1,216.13; travelling expenses, $12,932.50; office furniture, $2,919.06; legal expenses, $3,137.40; bank exchange and commission, $469.41; medical fees, $24,167.86; sundry expenses, $1,940.16		61,511 57
Total expenditure in Canada		$ 1,383,301 95

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year	$ 34,509 50	
" received during the year	16,123 00	
Total		$ 50,632 50
Amount of obligations used in payment of claims	$ 613 31	
" " used in purchase of surrendered policies	1,220 94	
" " used in payment of dividends to policy-holders	14 00	
" " redeemed in cash	4,712 76	
Total deductions		6,561 01
Balance, note assets at end of year		$ 44,071 49

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	5,206	
Amount of said policies (including $5,373 bonus additions)		$ 8,700,623 00
Number of policies become claims in Canada during the year	300	
Amount of said claims		618,792 00
Number of policies in force in Canada at date	25,114	
Amount of said policies	$ 44,314,886 00	
Bonus additions thereon	139,176 00	
Total	$ 44,454,062 00	
Amount of said policies reinsured in other licensed companies in Canada	7,000 00	
Net amount in force December 31, 1904		44,447,062 00
Number of life annuities in force in Canada	48	
Amount of annual payments thereunder		22,368 93

NEW YORK LIFE—*Continued.*

EXHIBIT OF POLICIES.

	No.	Amount.	No.	Amount.
Policies in force at beginning of year :—				
Whole life	16,064	$ 27,892,470		
Endowments	5,527	9,726,373		
Term and all other	481	1,999,925		
Bonus additions		136,670		
			22,072	$39,755,438 00
New policies issued :—				
Whole life	3,831	$ 6,463,344		
Endowments	1,368	2,077,715		
Term and all other	7	154,191		
Bonus additions		5,373		
			5,206	8,700,623 00
Old policies revived			48	65,413 00
Old, changed and increased				14,659 00
Total			27,326	$48,536,133 00
Deduct terminated			2,212	4,082,071 00
Policies in force December 31, 1904 :—				
Whole life	18,261	$ 31,388,887		
Endowments	6,273	10,819,044		
Term and all other	580	2,106,955		
Bonus additions		139,176		
			25,114	$44,454,062 00

DETAILS OF TERMINATIONS.

	No.	Amount.
Terminated by death	224	$ 501,132 00
" maturity	76	117,660 00
" expiry (including term extension contract)	1,568	2,537,726 00
" surrender	338	760,815 00
" lapse (not including $2,531,210 transferred to extension term)	6	20,674 00
" change and decrease		144,064 00
Total terminated	2,212	$ 4,082,071 00

DETAILS OF POLICIES ISSUED PRIOR TO MARCH 31, 1878.

	No.	Amount.
Policies in force at beginning of year (including bonus additions, $62,614)	333	$ 764,712 00
Bonuses added during the year		1,834 00
Policies terminated (including bonus additions, $1,654)	26	51,964 00
Policies in force at date of statement (including bonus additions, $62,794)	307	714,582 00

NEW YORK LIFE—*Continued.*

General Business Statement for the Year ending December 31, 1904.

INCOME DURING THE YEAR.

Total premium income	$ 80,556,577 60
Received for interest and discount on claims paid in advance	14,344,293 91
Received for rent	946,722 63
Consideration for supplementary contracts not involving life contingencies	538,945 14
Premium notes, loans or liens restored by revival of policies	5,045 41
Profit on sale or maturity of ledger assets	499,687 63
Total income	$ 96,891,272 32

DISBURSEMENTS DURING THE YEAR

Total amount paid for losses and matured endowments	$ 24,785,873 81
Cash paid to annuitants	1,723,160 22
Cash paid for surrendered policies	7,779.157 63
Surrender values applied to pay renewal premiums	10,900 46
Dividends paid to policy-holders in cash	4,853,646 96
Dividends applied to pay renewal premiums	624,103 61
Dividends applied to purchase paid up additions and annuities	511,740 43
Paid for claims on supplementary contracts not involving life contingencies	95,278 68
Cash paid for commission and bonuses to agents	9,363,650 65
Commuting renewal commissions	727,282 50
Medical examiners' fees and inspection of risks	966,916 07
Salaries of officers and home office employees	900,475 90
Salaries and allowances for agencies	2,844,724 46
Agency supervision, travelling and all other agency expenses	1,058,590 97
Taxes, licenses and fees	1,119,390 86
Rent	725,100 76
Advertising, printing and stationery and postage	851,284 68
Legal expenses	172,698 42
Miscellaneous expenditure	717,751 90
Total disbursements	$ 59,831,728 97

LEDGER ASSETS.

Real estate unencumbered	$ 13,257,500 00
Mortgage loans on real estate, first liens	23,595,105 00
Loans secured by pledge of bonds	550,000 00
Loans on the company's policies assigned as collateral	35,867,475 61
Book value of bonds owned	287,062,384 31
Cash on hand and in banks	17,694,109 31
Premium notes on policies in force	3,331,617 71
Total ledger assets	$381,358,191 94

NEW YORK LIFE—*Concluded*

NON LEDGER ASSETS.

Interest due and accrued	$ 2,436,812 99
Rents due and accrued	32,757 77
Net amount of uncollected and deferred premiums	6,832,497 65
Total admitted assets	$390,660,260 35

LIABILITIES.

*Net reinsurance reserve	$336,222,459 00
Total unsettled policy claims	3,294,456 68
Premiums paid in advance	877,764 49
Interest paid in advance on policy loans	708,400 00
Liability on policies cancelled	88,365 01
Present value of amounts not yet due on supplementary contracts not involving life contingencies	1,518,462 83
Due and unpaid on supplementary contracts not involving life contingencies	1,081 76
Commissions due to agents on premium notes when paid	41,159 40
Dividends or other profits due to policy-holders	379,671 65
Reserve on policies which the company values on higher basis than that used by the New York State Insurance Department	6,830,023 00
Reserve to provide dividends payable to policy-holders in 1905 and in subsequent years per policy contracts	40,698,116 53
Total liabilities	$390,660,260 35

EXHIBIT OF POLICIES.

Number of new policies issued during the year	185,367	
Amount of said policies		$331,295,606 00
Number of policies terminated during the year	75,163	
Total amount terminated		162,326,114 00
Number of policies in force at date of statement	924,712	
Net amount of said policies		1,928,609,308 00

*Computed according to the American Experience Table of Mortality, with 3 per cent interest as to policies known as the company's 3 per cent policies and as to policies issued since Dec. 31, 1900. Other policies computed as per Combined Experience table of Mortality with 4 per cent interest.

THE NORTH AMERICAN LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—JOHN L. BLAIKIE | Managing Director and Chief Agent—L. GOLDMAN, A.I.A., F.C.A.

Secretary—W. B. TAYLOR, B.A., LL.B.

Head Office—112 to 118 King St. West, Toronto, Canada.

(Incorporated May 15, 1879, by 42 Vic., cap. 73; amended in 1882 by 45 Vic., cap. 98; and in 1897 by 60-61 Vic., cap. 79. Commenced business in Canada, January 10, 1881.)

CAPITAL.

Amount of guarantee fund authorized and subscribed for	$	300,000 00
" paid up in cash		60,000 00

(For List of Guarantors, see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate held by the company (including company's building)	$	186,603 95
Amount secured by way of loans on real estate, by bond or mortgage, first liens		989,847 47

Amount of loans secured by bonds, stocks or other marketable collaterals, viz.:—

Stocks.	Shares.	Par value.	Market value.	Loan.
Dominion Bank	271	$ 13,550 00	$ 34,010 50	$28,350 00
Twin City	200	20,000 00	21,125 00	24,155 34
Standard Bank	100	5,000 00	12,050 00	
Toronto Street Railway	15	1,500 00	1,584 38	1,000 00
Bank of Ottawa	19	1,900 00	4,085 00	
Dominion Bank	50	2,500 00	6,275 00	
Bank of Hamilton	10	1,000 00	2,160 00	38,632 00
Ontario Bank	200	20,000 00	26,050 00	
Consumers Gas Co	75	3,750 00	15,862 50	
Winnipeg Electric Railway	32	3,200 00	3,672 00	
McKay preferred	98	9,800 00	7,350 00	9,800 00
" common	98	9,800 00	3,846 50	
Chicago and Milwaukee Elec. Ry	500	$ 500,000 00	$ 500,000 00	
City of Victoria debentures	64	32,000 00	32,000 00	
Mexican Light, Heat and Power bonds	8	8,000 00	7,200 00	455,050 00
Mexican Light, Heat and Power stock	42	4,200 00	1,680 00	
Dominion Bank	655	32,750 00	82,202 50	
Toronto Electric Light Co.	200	20,000 00	30,200 00	108,749 00
Toronto Street Railway	150	15,000 00	15,843 75	
Sandwich, Windsor and Amherstburg bonds	120	120,000 00	112,932 00	105,877 37
Totals		$ 823,950 00	$ 920,129 13	$771,604 71

Total amount loaned	771,604 71

NORTH AMERICAN LIFE—*Continued.*

ASSETS—*Continued.*

Amount of loans made to policy-holders on the company's policies assigned as collaterals	$ 424,030 05
Amount of loans on policies of other companies	2,144 03

Debentures and bonds owned by the company, viz. :—

In deposit with Receiver General.	Par value.	Market value.	Book value.
Township of Uxbridge	$ 19,000 00	$ 20,309 10	$ 19,644 19
Town of Thornbury	2,000 00	2,054 60	2,000 00
Village of Ayr	8,000 00	8,193 60	7,880 00
Town of Palmerston	429 27	464 69	429 27
Township of Pickering	1,422 68	1,461 01	1,422 68
City of Brantford	31,200 00	31,883 28	31,200 00
Total with Receiver General	$ 62,051 95	$ 64,366 28	$ 62,576 14
In possession of Company.			
City of Brantford	$ 10,000 00	$ 10,219 00	$ 9,176 00
" Kingston	3,400 00	3,560 14	3,508 55
" "	8,867 70	9,304 88	9,150 91
" "	7,211 79	7,567 33	7,441 84
" "	10,100 00	10,628 59	10,498 65
Town of Parkdale	6,000 00	6,126 00	6,051 00
" "	10,000 00	11,179 00	10,983 40
" "	3,600 00	3,659 04	3,649 89
" Cornwall	3,949 61	4,061 83	4,061 13
" Berlin	8,106 00	8,835 12	8,767 78
" Durham	2,478 45	2,603 89	2,566 18
Province of New Brunswick	24,560 00	25,568 20	25,029 30
" "	500 00	544 40	521 54
" "	4,000 00	4,322 80	4,042 86
Town of Tilsonburg	12,760 48	14,113 09	13,852 91
" Niagara Falls	6,846 61	7,070 51	7,041 86
Regina School District No. 4	7,326 69	7,659 38	7,238 44
Town of Yarmouth	20,000 00	20,000 00	20,000 00
City of Fredericton	4,000 00	4,112 20	4,112 20
Town of Collingwood	6,300 00	6,614 79	6,614 79
Town of Springhill	12,000 00	12,012 66	12,012 66
" "	12,000 00	11,509 20	11,276 66
Town of Renfrew	5,838 25	6,388 35	6,388 35
Town of Woodstock, N.B	4,000 00	4,027 87	4,027 87
Town of Granby	25,000 00	26,775 33	26,775 33
Town of Dartmouth	4,000 00	4,170 31	4,170 31
City of Halifax (stock)	5,000 00	6,666 50	6,451 60
Village of Alexandria	2,502 02	2,737 76	2,737 76
" "	19,182 78	20,995 02	20,995 02
Town of Westville	5,000 00	5,103 94	5,103 94
Town of Port Perry	24,172 90	24,172 90	24,172 90
Town of Carleton Place	3,900 00	4,110 88	4,110 88
Village of Tilbury	7,689 63	8,267 44	8,267 44
Town of Rat Portage	9,245 63	9,790 67	9,790 67
Town of Stellarton	15,000 00	15,532 50	15,671 67
Town of North Sydney	9,000 00	9,439 31	9,439 31
Hamilton, Grimsby & Beamsville Ry.	26,000 00	28,077 40	27,853 15
" " "	37,000 00	39,956 30	38,663 94
Township of Wellesley	3,699 22	3,810 44	3,699 22
City of Halifax	140,000 00	144,004 00	143,472 00
"	111,000 00	119,402 70	117,826 50
Winnipeg Electric Railway	20,000 00	21,388 00	21,757 89
Quebec Ry. Light and Power Co	38,000 00	38,000 00	37,350 00
Detroit United Railway	100,000 00	98,540 00	97,500 00
St. Croix Power Co	8,000 00	8,000 00	8,000 00
Chicago and Milwaukee Electric	200,000 00	205,000 00	200,000 00
Niagara, St. Catharines & Toronto Ry.	179,000 00	180,790 00	179,000 00
Chicago and Milwaukee Electric Ry.	200,000 00	200,000 00	190,000 00
Hamilton Street Ry.	6,000 00	6,000 00	6,000 00
Detroit and Flint Ry.	75,000 00	75,000 00	73,500 00
Sao Paulo Tramway, Light & Power Co.	45,000 00	40,500 00	39,200 00

NORTH AMERICAN LIFE—*Continued.*

ASSETS—*Continued.*

In possession of Company.	Par value.	Market value.	Book value.
Sandwich, Windsor & Amherstburg..	$ 150,000 00	$ 150,000 00	$ 141,165 00
Hamilton Electric & Cataract Power Co.....	21,000 00	21,630 00	21,630 00
Total at head office.....	$ 1,683,177 76	$ 1,719,549 67	$ 1,682,319 30
Total debentures	$ 1,745,229 71	$ 1,783,915 95	$ 1,744,895 44

Stocks owned at December 31, 1904 :—

Stocks.	Shares.	Market price.	Rate p.c.	Book value.	Market value.
Ottawa Gas Co.....	156	100	3	$ 18,475 00	$ 15,600 00
Imperial Bank of Canada.....	190	230	10	41,567 25	43,700 00
Ottawa Electric Co.....	600	90	4	61,600 00	54,000 00
Merchants Bank of Canada....	80	166	7	14,381 62	13,280 00
Molsons Bank.....	114	219	9	11,248 00	12,283 00
Bank of Hamilton.....	379	216	10	79,627 00	81,864 00
Montreal Telegraph Co.....	575	161	8	40,422 75	37,030 00
Dominion Telegraph Co.....	337	120	6	20,930 00	20,220 00
Ontario Bank..... ...	5	130¼	6	600 00	651 25
Bank of Ottawa.....	210	215	9	43,713 75	45,150 00
Dominion Bank.	942	251	10	110,796 67	118,221 00
Canadian Bank of Commerce..	708	167½	7	53,986 75	59,295 00
Toronto General Trusts Corporation.....	1,270	165	7½	205,588 87	209,550 00
Toronto Electric Light Co.....	1,056	151	7	148,502 25	169,456 00
Consumers Gas Co.....	5,572	211½	10	585,144 80	589,239 00
Land Security Co.....	500	100.....		5,000 00	5,000 00
Canada Perm. Mortgage Corporation.....	22,817	123	6	273,616 60	280,649 10
				$1,715,201 31	$1,755,188 35

Total stocks and bonds carried out at book value (market value, $3,539,104.30).....	$ 3,460,096 75
Cash at head office.....	2,904 46

Cash in banks, viz.:—

Imperial Bank of Canada, Toronto.....	$ 78,658 11
Union Bank of Canada, Toronto.....	11,106 61
Eastern Townships Bank, Montreal.....	3,516 49
Bank of Nova Scotia, Halifax.....	192 20
Union Bank of Canada, Winnipeg.....	2,212 20
Citizens' Savings Bank, Detroit.....	1,353 19
National Park Bank, New York.....	17 62
Dominion Bank, Winnipeg...	2,438 27
" London.....	413 57
" Belleville	1,976 09
Total	$ 101,884 35
Reversions (purchased policies of other companies).....	4,730 87
Fire premiums paid on account of mortgagors.....	1,030 05
Items in suspense.....	485 93
Total	$ 5,945,362 62

NORTH AMERICAN LIFE—*Continued.*

OTHER ASSETS.

Interest due	$ 6,779 73	
" accrued	33,108 14	
Total carried out		39,887 87
Rents due	$ 1,159 67	
" accrued	513 99	
Total carried out		1,673 66
Net amount of uncollected and deferred premiums: on new business, $60,679.27; on renewals, $183,396.64		244,075 91
Total assets		$ 6,231,000 06

LIABILITIES.

*Amount computed to cover the net present value of all policies in force.	$ 5,521,432 00	
Reserve for reversionary additions and premium reductions	7,669 00	
Reserve for life annuities	81,436 00	
Total	$ 5,610,537 00	
Deduct value of policies reinsured in other companies	51,776 00	
Net reinsurance reserve		$ 5,558,761 00
Present value of amounts not yet due on matured instalment policies		12,553 00
Claims for death losses awaiting proof (less $6,500 reinsured)		65,570 60
Claim for matured endowment, due and unpaid		1,000 00
Deposit, special reserve		15,032 59
Dividends or bonuses to policy-holders due and unpaid		7,089 80
Interest on guarantee fund accrued		3,000 00
Accrued on account of general expenses		4,000 00
Premiums paid in advance		2,729 60
Total liabilities		$ 5,669,736 59
Surplus on policy-holders account		$ 561,263 47
Capital stock paid up		60,000 00

INCOME DURING THE YEAR.

Cash received for premiums	$ 1,258,205 15
Premiums paid by dividends	2,219 77
Cash received for annuities	539 89
Total	$ 1,260,964 81
Deduct premiums paid to other companies for reinsurance	23,714 65
Net premium income (first year, $214,938.41; renewal, $1,021,771.86; annuity, $539.89)	$ 1,237,250 16
Amount received for interest	258,928 62
Amount received for rents, less taxes and other disbursements	7,884 38
Total income	$ 1,504,063 16

* Based on H^{M} Table of Mortality of the Institute of Actuaries of Great Britain with interest at 4½ per cent for policies issued prior to January 1, 1897, at 4 per cent for policies issued between January 1, 1897, and December 31, 1899, and at 3½ per cent for policies issued since January 1, 1900.

NORTH AMERICAN LIFE—*Continued.*

EXPENDITURE DURING THE YEAR.

Cash paid for death losses	$ 258,434 11	
Reversionary bonuses	68 00	
Payments on matured instalment policies	958 50	
Total	$ 259,460 61	
Deduct amount received for reinsured claims	6,000 00	
Net amount paid for death claims		$ 253,460 61
Net amount paid for matured endowments		100,825 00
Total paid for death claims and matured endowments		$ 354,285 61
Cash paid to annuitants		10,586 57
Cash paid for surrendered policies		15,170 54
Net amount paid for matured investment policies		77,251 68
Cash dividends paid to policy-holders		101,622 40
Cash dividends applied in payment of premiums		2,219 77
Total paid to policy-holders		$ 561,136 57
Cash paid for interest on guarantee fund		6,000 00
Commissions, salaries and other expenses of officials		284,600 31
Taxes, licenses, fees or fines		14,118 02
Other expenditure, viz.:—Medical fees, $15,559.50; advertising, $5,939.15; exchange, $864.22; general expenses, $4,997.85; postage, $4,354.97; printing and stationery, $11,821.36; legal expenses, $1,995.47; commission on sales of property, purchase of stocks, &c., $3,991.44; insurance books, papers, &c., $1,341.53; rent, fuel, &c., $17,496.19; office furniture, $2,134.64; valuation fees, $180; travelling expenses, $1,346.71		72,023 03
Written off agents advances		24,665 00
Total expenditure		$ 962,542 93

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at beginning of year	$ 5,376,210 75
Income during the year (as above)	1,504,063 16
Special deposit from Union Life	2,966 64
Items in stocks and debentures written up	24,665 00
Total	$ 6,907,905 55
Expenditure as above	962,542 93
Balance, net ledger assets, December 31, 1904	$ 5,945,362 62

MISCELLANEOUS.

Number of new policies reported during the year as taken	4,029	
Amount of said policies		$ 5,964,388 00
Amount of said policies reinsured in other licensed companies in Canada		71,500 00
Number of policies become claims during the year	260	
Amount of said claims		404,034 00
Amount of said claims reinsured in other licensed companies in Canada		12,500 00

NORTH AMERICAN LIFE—*Continued.*

MISCELLANEOUS—*Concluded.*

Number of policies in force at date		24,784
Amount of said policies	$ 35,179,856 00	
Bonus additions	10,318 00	
Premiums returnable in event of death	226,206 00	
Total	$ 35,416,380 00	
Amount of said policies reinsured in other companies	623,441 00	
Net amount in force on December 31, 1904		34,792,939 00
Number of life annuities in force 56 ; annual payments thereunder		9,961 17

EXHIBIT OF POLICIES.

In force at December 31, 1903 :—

	No.	Amount.	No.	Amount.
Whole life policies	14,941	$ 20,792,630		
Endowment assurances	5,820	7,620,062		
Term and all other	1,936	3,876,740		
Bonus additions and return premiums		163,545		
			22,697	$ 32,452,977 00

New policies issued :—

Whole life policies	2,234	$ 3,411,791		
Endowment policies	1,635	2,171,480		
Term and all other	398	754,292		
Bonus additions, &c		170		
			4,267	6,337,733 00
Old policies revived			38	45,820 00
Old, changed and increased			42	150,681 00
Totals			27,044	$ 38,987,211 00
Deduct terminated and not taken			2,260	3,570,831 00

In force at December 31, 1904 :—

Whole life policies	15,976	$ 22,420,187		
Endowment policies	6,772	8,796,387		
Term and all other	2,036	3,963,282		
Bonus additions and return premiums		236,524		
			24,784	$ 35,416,380 00

DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Terminated by death	194	$ 303,209
" maturity	66	100,825
" expiry	5	31,151
" surrender	363	537,115
" lapse	1,100	1,606,823
" change and decrease	42	148,662
Policies not taken	490	843,046
Totals	2,260	$ 3,570,831

NORTH AMERICAN LIFE—*Continued.*

BUSINESS DONE OUTSIDE OF CANADA.

(Included in above Statement.)

ASSETS AS PER LEDGER ACCOUNTS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens		$ 122,401 72
Amount of loans made to policy-holders on the Company's policies, assigned as collaterals		2,925 35
*Book value of City of Halifax bonds on deposit with New York Insurance Department (par value, $251,000; market value, $263,406.70)		261,298 50
Cash in banks		1,370 81
Total		$ 387,996 38

OTHER ASSETS.

Interest due	$ 423 54	
" accrued	5,669 75	
Total carried out		6,093 29
Net amount of uncollected and deferred premiums: on new business, $15,766.15; on renewals, $19,059.35		34,825 50
Total assets outside of Canada		$ 428,915 17

LIABILITIES OUTSIDE OF CANADA.

Amount computed to cover the net present value of all policies in force	$ 318,463	
Deduct value of policies reinsured in other companies	4,874	
Net reinsurance reserve		$ 313,589 00
Claims for death losses unadjusted, awaiting proofs		16,000 00
Total liabilities		$ 329,589 00

PREMIUM INCOME DURING THE YEAR OUTSIDE OF CANADA.

Cash received for premiums ($47,350.05 first year, $76,629.62 renewals)	$ 123,979 67
Deduct premiums paid to other companies for reinsurance	3,508 67
Net preminm income	$ 120,471 00

PAYMENT TO POLICY-HOLDERS OUTSIDE OF CANADA.

Net amount paid for death claims	$ 9,450 00
Net amount paid for endowment claims	1,000 00
Cash paid for surrendered policies	1,611 00
Total paid to policy-holders	$ 12,061 00

* The value in account of the Foreign securities held at the Head Office is $618,200.

NORTH AMERICAN LIFE—*Concluded.*

MISCELLANEOUS.

Number of new policies reported during the year as taken in other countries	993	
Amount of said policies		$ 1,543,531 00
Amount of said policies reinsured in other companies		45,000 00
Number of policies become claims	16	
Amount of said claims		23,000 00
Number of policies in force in other countries at date	2,367	
Amount of said policies	$ 3,847,991	
Amount of said policies reinsured in other companies	117,000	
Net amount in force in other countries at December 31, 1904		3,730,991 00

EXHIBIT OF POLICIES (BUSINESS OUTSIDE OF CANADA).

	No.	Amount.	No.	Amount.
In force at December 31, 1903 :—				
Whole life policies	1,040	$ 1,681,641 00		
Endowment policies	580	820,983 00		
Term and all other	134	375,200 00		
Bonus additions and return premiums		3,905 00		
			1,754	$ 2,881,729 00
New policies issued :—				
Whole life policies	712	$ 1,139,085 00		
Endowment policies	331	413,502 00		
Term and all other	95	217,500 00		
Bonus additions and return premiums		29 00		
			1,138	1,770,116 00
Old policies revived			3	5,000 00
Old, changed and increased			189	390,470 00
Total			3,084	$ 5,047,315 00
Deduct terminated and not taken			717	1,199,324 00
In force at December 31, 1904 :—				
Whole life policies	1,442	$ 2,406,291 00		
Endowment policies	765	1,057,820 00		
Term and all other	160	377,550 00		
Bonus additions and return premiums		6,330 00		
			2,367	$ 3,847,991 00

DETAILS OF TERMINATIONS.

	No.	Amount.
Terminated by death	15	$ 22,000 00
" maturity	1	1,000 00
" expiry	1	7,500 00
" surrender	19	27,000 00
" lapse	383	610,740 00
" change and decrease	11	37,970 00
Not taken	287	493,114 00
	717	$ 1,199,324 00

THE NORTHERN LIFE ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—T. H. PURDOM, K. C. | Managing Director—JOHN MILNE.

Principal Office—London, Ont.

(Incorporated, July 23, 1894, by 57–58 Vic., cap. 122. Licensed to transact business in Canada, July 4, 1896.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed for	836,800 00
Amount paid up in cash	213,850 00

(For List of Stockholders, see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens	$ 249,756 32
The same—second liens	825 00
Amount of loans secured by stocks, viz. :—	12,200 00

	Par value.	Market value.	Amount loaned.
Dominion Savings and Investment Society's stock	$ 16,000 00	$ 12,000 00	$ 8,000 00
Bank of Montreal stock	2,200 00	5,500 00	4,200 00
	$ 18,200 00	$ 17,500 00	$ 12,200 00

Loans made to policy-holders on the company's policies assigned as collateral	14,328 90

Stocks and bonds owned by the company, viz. :—

	Par value.	Ledger value.	Market value.
Huron and Erie Loan and Savings Co.'s debentures	$ 57,500 00	$ 57,500 00	$ 57,500 00
British Am. Assurance Co.'s stock	5,000 00	5,000 00	4,800 00
Western Assurance Co. stock	5,000 00	5,000 00	4,800 00
Toronto Electric Light Co. stock	3,700 00	5,013 50	5,550 00
Dominion Telegraph Co. stock	1,000 00	1,160 00	1,200 00
Toronto & York Radial Railway bonds	5,000 00	5,133 00	5,133 00
Sandwich, Windsor and Amherstburg Radial Railway bonds	6,000 00	5,640 60	5,640 60
Total par, market and ledger values	$ 83,200 00	$ 84,447 10	$ 84,623 60

Carried out at ledger value	84,447 10
Special deposit in Dominion Savings and Investment Society	27,217 62
Cash at head office	507 96

Cash in banks, viz. :—

Dominion Savings and Investment Society	$ 27,260 98
Bank of Toronto, London	2,243 33
Union Bank, Winnipeg	791 77
Total cash in banks	30,296 08
Total ledger assets	$ 419,578 98

NORTHERN LIFE ASSURANCE COMPANY—*Continued.*

OTHER ASSETS.

Market value of stocks, bonds and debentures over ledger value		$ 176 50
Bills receivable		1,924 24
Agents' advances		10,404 25
Office furniture and fixtures		3,070 35
Interest due	$ 738 58	
Interest accrued	3,548 56	
Total		4,287 14
Outstanding and deferred premiums: new (gross), $5,085.35; renewals, $16,796.98; premium notes, $23,759.03		45,641 36
Total assets		$ 485,082 82

LIABILITIES.

†Amount computed to cover the net present value of all policies in force	$ 314,326 00	
Deduct value of policies reinsured in other companies	3,000 00	
Net reinsurance reserve		$ 311,326 00
Total liabilities		$ 311,326 00
Surplus on policy-holders' account		$ 173,756 82
Capital stock paid up		213,850 00

INCOME DURING THE YEAR.

Cash received for premiums	$ 132,552 20	
Deduct reinsurance	2,083 35	
Net premium income (on new policies, $30,548,06; renewal, $99,920.79)		$ 130,468 85
Amount received for interest or dividends		20,323 19
Profit on sale of securities		1,137 50
Total income		$ 151,929 54

EXPENDITURE DURING THE YEAR.

Cash paid for death losses (of which $2,800 accrued in 1903)		$ 13,499 35
Deduct amount received from other companies for reinsured death claims		1,120 00
Net amount paid for death claims		$ 12,379 35
Cash paid for surrendered policies		4,909 91
Cash paid to annuitants		56 45
Total amount paid to policy-holders		$ 17,345 71
Commissions, salaries and other expenses of officials		38,318 21
Taxes, licenses, fees or fines		2,201 95

†Computed upon the basis of Institute of Actuaries' Hm Table of Mortality, with interest at 4½ per cent on policies issued previous to January 1, 1900, and with interest at 3½ per cent on policies issued on or after that date.

NORTHERN LIFE ASSURANCE COMPANY—*Continued.*

EXPENDITURE DURING THE YEAR—*Concluded.*

Miscellaneous payments, viz :—Postage, exchange, etc., $870.11 ; stationery and printing, $800.79 ; office fixtures and furniture, $400.03 ; medical examiners' fees, $3,095.65 ; advertising, $544.85 ; rents of head and branch offices, $2,075.20 ; commission and expenses on loan, $603.15 ; sundries, $70.72 ; legal and collection expenses, $264.77		$ 8,725 27
Total expenditure		$ 66,591 14

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets beginning of year		$ 344,240 58
Income as above		151,929 54
		$ 496,170 12
Expenditure as above	$ 66,591 14	
Amount written off value of stocks	10,000 00	
		76,591 14
Balance—net ledger assets, Dec. 31, 1904		$ 419,578 98

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada 1085		
Amount of said policies		$ 1,202,290 00
Amount of said policies reinsured in the licensed companies in Canada		13,500 00
Number of policies become claims during the year 14		
Amount of said claims		11,650 00
Number of policies in force in Canada at date 3,533		
Amount of said policies	$ 4,122,704	
" " reinsured in other licensed companies in Canada	55,500	
Net amount in force at December 31, 1904		4,067,204 00

EXHIBIT OF POLICIES.

Policies in force beginning of year:—

	No.	Amount.	No.	Amount.
Whole life	2,050	$ 2,545,544		
Endowments	800	889,452		
Term and all other	106	151,164		
			2,956	$3,586,160 00
New policies issued :—				
Whole life	799	$ 893,440		
Endowments	274	289,850		
Term and all other	34	47,000		
			1,107	1,230,290 00
Old policies revived			6	6,570 00
Old policies changed				6,000 00
Total			4,069	$ 4,829,020 00
Deduct policies terminated			536	706,316 00

NORTHERN LIFE ASSURANCE COMPANY—*Concluded.*

EXHIBIT OF POLICIES—*Concluded.*

Policies in force Dec. 31, 1904 :—

	No.	Amount.	No.	Amount.
Whole life	2,470	$ 2,935,453		
Endowments	957	1,053,087		
Term and all other	106	134,164		
			3,533	$ 4,122,704 00

DETAILS OF TERMINATIONS.

	No.	Amount.
Terminated by death	14	$ 11,650 00
" expiry	7	9,000 00
" surrender	30	68,475 00
" lapse	463	556,791 00
" change and decrease		32,400 00
" not being taken	22	28,000 00
Total terminated	536	$ 706,316 00

DETAILS OF POLICIES REINSURED.

	No.	Amount.
Whole life	6	$ 16,500 00
Endowment	2	4,000 00
All other	9	35,000 00
	17	$ 55,500 00

THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

Chairman—CHARLES J. CATER SCOTT. | Manager—PHILIP R. D. MACLAGAN.

Principal Office—Edinburgh.

Manager and Chief Agent in Canada—RANDALL DAVIDSON. | Head Office in Canada—Montreal.

(Established, 1809. Incorporated, 1824. Commenced business in Canada, 1862.)

(For Capital and Assets in Canada, see Fire Statement.)

LIABILITIES IN CANADA.

Under Policies issued previous to March 31, 1878.

*Amount estimated to cover the net reserve on all outstanding policies in Canada	$	110,000 00
Reserve for reversionary additions and premium reductions		53,000 00
Total net reinsurance reserve	$	163,000 00
Claims for death losses due and unpaid (including bonus additions, $1,535.60)		5,209 92
Total liability in respect of said policies in Canada	$	168,209 92

Under Policies issued subsequent to March 31, 1878.

*Amount estimated to cover the net reserve on all outstanding policies in Canada	$	255,000 00
Reserve for reversionary additions and premium reductions		85,000 00
Reserve for life annuities		7,000 00
Due on account of general expenses in Canada		7 50
Total net liabilities to said policy-holders in Canada	$	347,007 50
Total liabilities to all policy-holders in Canada	$	515,217 42

INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada	$	17,488 31
Total income in Canada	$	17,488 31

*Based on Institute of Actuaries' H^{M} Table, with interest at 4½ per cent for policies issued prior to Jan. 1, 1900, and with interest at 3½ per cent for policies issued on or after that date.

NORTH BRITISH AND MERCANTILE—*Continued.*

EXPENDITURE IN CANADA.

Total amount paid for death claims (including bonus additions, $7,856.72) $2,038.96 of which accrued in 1903	$	32,296 57
Amount paid for matured endowments (including bonus additions $443.78)		1,441 45
Amount paid to annuitants		623 82
Amount paid for surrendered policies		2,074 80
Cash bonuses paid to policy-holders in Canada		467 55
Total net amount paid to policy-holders in Canada	$	36,904 19
Cash paid for commissions, salaries and other expenses of officials		585 34
Cash paid for taxes, licenses, fees or fines		341 89
Miscellaneous payments, viz.:—Postage, stationery, telegrams, &c., $104.38; insurance superintendence, $8.52; medical fees, $20.00; proportion of general expenses payable by life branch, $1,500; law expenses, $248.66; auditor's fees, $50.00		1,931 56
Total expenditure in Canada	$	39,762 98

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada..3		
Amount of said policies	$	7,500 00
Bonuses added during the year		1,037 10
Number of policies become claims in Canada during the year 23		
Amount of said claims (including $9,770.47 bonus additions)		36,908 98
Number of policies in force in Canada at date 339		
Amount of said policies	$ 683,469 64	
Bonus additions	182,792 24	
Total amount of policies in force, December 31, 1904		866,261 88
Number of life annuities in force at December 31, 1904.....3		
Amount of annual payments thereunder		623 82

EXHIBIT OF POLICIES.

Policies in force at beginning of year:—

	No.	Amount.	No.	Amount.
Whole life policies	336	$ 648,385 21		
Endowment assurances	28	68,129 65		
Bonus additions		194,432 65		
			364	$ 910,947 51
New policies issued:—				
Whole life	1	$ 2,000 00		
Endowment policies	2	5,500 00		
			3	7,500 00
Additional bonuses on old policies				1,037 10
Old policies changed and increased			1	535 33
Totals			368	$ 920,019 94
Deduct terminated			29	53,758 06
In force at end of year:—				
Whole life policies	311	$ 615,837 66		
Endowment policies	28	67,631 98		
Bonus additions		182,792 24		
			339	$ 866,261 88

NORTH BRITISH AND MERCANTILE—*Continued.*

DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Terminated by death	22	$ 35,467 53
" maturity	1	1,441 45
" surrender	2	4,624 32
" lapse	3	9,237 63
" change and decrease	1	2,258 22
" bonuses surrendered		728 91
	29	$ 53,758 06

Details of North British and Mercantile Policies issued prior to March 31, 1878.

	No.	Amount.
Policies in force at beginning of year in Canada (inclusive of bonus additions, $73,322.68)	85	$ 260,327 42
Bonuses added during the year		67 36
Policies terminated (inclusive of bonus additions, $1,094.47)	4	8,494 47
Policies in force at date of statement (inclusive of bonus additions, $72,295.57)	81	251,900 31

Number and Amount of Scottish Provincial Policies included in above statement.

	No.	Amount.
Policies in force at beginning of year in Canada (inclusive of $100,009.53 bonus additions)	199	$ 382,433 98
Bonuses added during the year		891 10
Policies changed to paid up	1	535 33
Policies terminated (including $10,094.76 bonus additions)	21	33,775 31
Bonuses surrendered		728 91
Policies in force at date of statement (including $90,076.96 bonus additions)	179	349,356 19

NORTH BRITISH AND MERCANTILE—*Continued.*

General Business Statement for the Year ended December 31, 1904.

Life Revenue Account.

	£	s.	d.		£	s.	d.
Amount of life assurance fund at the begining of the year	10,074,502	2	4	Claims under policies, after deduction of sums reassured	817,107	9	4
Premiums, after deduction of reassurance premiums	927,733	10	7	Policies emerged by death £714,215 8 7			
Interest—less income tax	397,103	7	0	Endowment assurance policies matured. 102,892 0 9			
Recording fees	338	10	0	£817,107 9 4			
				Surrenders of policies and bonuses thereon	48,095	7	11
				Bonuses in cash	18,322	9	4
				Commission	49,709	13	0
				Expenses of management	76,694	0	0
				Irrecoverable balances	102	18	4
				Amount of life assurance fund at the end of the year	10,389,645	12	0
	£ 11,399,677	9	11		£11,399,677	9	11

Annuity Revenue Account.

	£	s.	d.		£	s.	d.
Amount of annuity fund at the beginning of the year	3,079,686	14	3	Annuities paid	301,399	18	9
Consideration for annuities granted, after deductions of reassurances	177,116	2	6	Less received under reassurances	11,006	8	6
Premiums, after deduction of reassurance premiums	6,086	8	3		£ 290,393	10	3
Premiums for sinking fund policies, after deduction of reassurance premiums	7,403	16	11	Income tax	5,583	5	0
Interest—less income tax	116,434	8	1		£ 295,976	15	3
				Commission	1,976	13	9
				Expenses of management	5,311	15	7
				Surrenders	575	10	5
				Amount of annuity fund at the end of the year	3,082,886	15	0
	£3,386,727	10	0		£ 3,386,727	10	0

NORTH BRITISH AND MERCANTILE—*Continued.*

Life Balance Sheet.

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d.
Life assurance fund at December 31, 1904	10,389,645	12	0	Mortgages on property within the United Kingdom	3,323,363	4	5
Outstanding liabilities	195,179	13	5	Mortgages on property out of the United Kingdom	868,572	7	8
Claims admitted but not paid £144,275 13 3				Loans on security of rent charges	33,258	1	8
Commission, &c., due 25,556 15 9				Loans secured upon public rates	67,247	13	3
Reassurance premiums due but unpaid 13,092 19 9				Loans on life interests and reversions	862,572	0	9
Unclaimed policy values 10,509 9 2				Life interests, reversions and annuities purchased	32,398	13	9
Interest received, but not due 1,504 2 4				Ground rents	212,846	18	0
Due to fire department 240 13 2				Loans on the company's policies within the surrender values	490,420	18	0
£195,179 13 5				Half-credit premiums secured upon policies	10,622	17	10
				British government securities	4,677	12	7
				Indian and colonial government securities	344,027	12	3
				Guaranteed Indian railway debentures	37,358	0	0
				Indian government railway annuities	144,366	1	4
				Foreign government securities	275,389	19	7
				Indian and colonial municipal securities	825,223	19	0
				Foreign municipal securities	73,437	16	5
				Railway and other debentures and debenture stocks	1,067,871	12	11
				Railway and other preference and ordinary stocks and shares	217,649	14	10
				Foreign railway bonds and debenture stock	761,012	11	9
				Foreign railway guaranteed stock and bonds	57,075	19	4
				Foreign railway ordinary stock	30,356	10	11
				Freehold property	16,748	0	8
				Leasehold property	4,697	8	9
				Loans upon personal security	328,410	2	9
				Short loans on security	31,000	10	0
				Agents' balances	105,960	19	7
				Outstanding premiums	141,495	10	2
				Outstanding interest	144,988	2	11
				Cash in hand and on current account abroad	22,244	15	11
				Cash in hand and on current account at home	29,809	6	9
				Cash on deposit at home	17,500	0	0
				Bills receivable	165	10	7
				Due by annuity branch	2,054	11	1
£	10,584,825	5	5	£	10,584,825	5	5

NORTH BRITISH AND MERCANTILE—*Concluded.*

Annuity Balance Sheet.

LIABILITIES	£	s.	d.	£	s.	d.
Annuity fund at December 31, 1904				3,082,886	15	0
Outstanding liabilities				9,376	3	4
Annuities due, but unpaid, etc.	£ 5,112	13	1			
Interest received but not due	2,208	19	2			
Due to life branch	2,054	11	1			
	£ 9,376	3	4			
				£ 3,092,262	18	4

ASSETS.	£	s.	d.
Mortgages on property within the United Kingdom	669,897	11	4
Loans secured upon public rates	58,139	2	4
Loans on life interests and reversions	546,679	11	11
Ground rents	156,840	1	6
Reversions	164,056	16	8
Life Interests	1,480	2	11
British government securities	1,365	6	6
Colonial government securities	119,703	8	1
Guaranteed Indian railway stock	51,821	0	0
Foreign government securities	75,029	10	2
Colonial municipal securities	72,479	14	2
Foreign municipal securities	17,918	5	11
Railway and other debentures and debenture stocks	399,037	3	8
Indian railway debenture stock	13,470	0	0
Railway and other preference and ordinary stocks and shares	259,857	13	0
Foreign railway guaranteed stocks and shares	22 899	8	2
Foreign railway bonds	398,019	3	3
Outstanding interest	62,511	17	10
Outstanding premiums	9	10	9
Cash on current account at home	1,047	10	2
	£ 3,092,262	18	4

THE NORTH-WESTERN MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—H. L. PALMER. | Secretary—J. W. SKINNER.

Principal Office—Milwaukee, Wis., U.S.

Attorney in Canada—WM. ANGUS. | Head Office in Canada—Montreal.

(Incorporated March 2, 1857. Commenced business in Canada, November, 1871.)

No Capital Stock.

ASSETS IN CANADA.

Amount of loans made to Canadian policy-holders on the company's policies assigned as collateral	$	41,340 00
United States registered bonds held by the Receiver General, viz.:— 4 per cent bonds, $100,000; carried out at market value.		130,583 33
Net deferred premiums		308 07
Total assets in Canada	$	172,231 40

LIABILITIES IN CANADA.

*Amount computed to cover the net reserve on all outstanding policies in Canada including reserves for reversionary additions and premium reductions	$	124,372 00
Total liabilities in Canada	$	124,372 00

INCOME IN CANADA.

Amount of premiums received in cash during the year in Canada	$	3,582 68	
Premiums paid by dividends		2,096 33	
Total net premium income			$ 5,679 01

* Based on Actuaries' Table, 4 per cent.

NORTH-WESTERN MUTUAL LIFE—*Continued.*

EXPENDITURE IN CANADA.

Amount paid during the year on claims in Canada, viz.:—

Death claims	$ 9,721 00	
Matured endowments	211 00	
Total amount paid for death claims and matured endowments		$ 9,932 00
Amount paid for surrendered policies		483 72
Cash dividends applied in payment of premiums in Canada		2,096 33
Total net amount paid to policy-holders in Canada		$ 12,512 05
Amount paid for taxes, licenses, fees or fines		4 46
Total expenditure in Canada		$ 12,516 51

MISCELLANEOUS.

Number of policies become claims in Canada during the year	13	
Amount of said claims		$ 9,932 00
Number of policies in force in Canada at date	205	
Amount of said policies at December 31, 1904		248,872 00

EXHIBIT OF POLICIES (CANADIAN BUSINESS).

In force at beginning of year :—

	No.	Amount.	No.	Amount.
Whole life policies	215	$ 254,676		
Endowment	6	6,804		
			221	$ 261,480 00
Old policies increased				49 00
			221	$ 261,529 00
Deduct terminated			16	12,657 00

In force at end of year :—

Whole life policies	200	$ 242,269		
Endowment	5	6,603		
			205	$ 248,872 00

DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Terminated by death	12	$ 9,721 00
" maturity	1	211 00
" surrender	1	695 00
" decrease	2	2,030 00
Total	16	$ 12,657 00

NORTH-WESTERN MUTUAL LIFE—*Continued.*

General Business Statement for the Year ending December 31, 1904.

INCOME DURING THE YEAR.

Total premium income	$ 28,040,739	65
Consideration for supplementary contracts not involving life contingencies	255,599	00
Premium notes, loans or liens restored by revival of policies	2,702	88
Cash received for interest, and discount on claims paid in advance	7,946,367	75
Cash received for rents	387,442	77
Profit on sale or maturity of ledger assets	20,242	36
Income from other sources	58,055	16
Total income	$ 36,711,149	57

DISBURSEMENTS DURING THE YEAR

Net amount paid for losses and matured endowments	$ 8,274,403	83
Cash paid to annuitants	50,896	88
Premium notes, voided by lapse	9,191	78
Surrender values paid in cash	3,015,268	39
Dividends applied to pay renewal premiums	2,371,115	65
Dividends applied to purchase paid-up additions and annuities	779,300	95
Dividends paid policy-holders in cash	2,190,065	93
Paid for claims on supplementary contracts not involving life contingencies	98,140	41
Commissions	3,094,046	18
Medical examiners' fees and inspection of risks	187,484	21
Travelling and all other agency expenses	12,246	33
Salaries of officers and office employees	513,277	72
Taxes, licenses and fees	700,654	08
Rent	41,042	30
General expenses	566,049	33
Total expenses	$ 21,903,183	97

LEDGER ASSETS.

Book value of real estate unencumbered	$ 3,374,607	53
Mortgage loans on real estate, first liens	93,386,076	20
Loans made to policy-holders on the company's policies assigned as collateral	16,555,450	00
Premium notes on policies in force	313,740	46
Book value of bonds owned	70,930,530	58
Cash on hand and in banks	3,588,036	85
Agents' balances	17,091	02
Total ledger assets	$188,165,532	64

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NORTH-WESTERN MUTUAL—*Concluded.*

NON LEDGER ASSETS.

Interest due and accrued	$	2,883,725 24
Rents due and accrued		26,357 16
Market value of bonds over book value		1,712,819 35
Net amount of uncollected and deferred premiums		2,006,089 92
Gross assets		$194,794,524 31
Deduct assets not admitted		17,091 02
Total admitted assets		$194,777,433 29

LIABILITIES.

*Net reinsurance reserve	$158,826,634 00
Present value of amounts not yet due on supplementary contracts not involving life contingencies	788,354 00
Total policy claims	583,676 97
Due and unpaid on supplementary contracts not involving life contingencies	2,215 00
Dividends or other profits due policy-holders	406,937 12
Premiums paid in advance	36,917 72
Sundry	75,230 72
Tontine surplus payable to policy-holders subsequent to 1905	22,859,507 97
Dividends apportioned payable to policy-holders during 1905	2,921,181 03
Unassigned funds (surplus)	8,276,778 76
Total liabilities	$194,777,433 29

EXHIBIT OF POLICIES.

Number of policies issued during the year	31,924	
Amount of said policies		$ 77,201,564 00
Number of policies terminated during the year	16,505	
Total amount terminated		40,841,756 00
Number of policies in force at date of statement	299,730	
Net amount of said policies		708,552,287 00

*Actuaries' and American Tables of Mortality with 4 and 3 per cent interest, respectively

THE NORWICH UNION LIFE INSURANCE SOCIETY.

(Including the old business of the Reliance Mutual Life Assurance Society.)

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

Manager—J. W. DEUCHAR. | Principal Office—Norwich, Eng.
Chief Agent in Canada—JOHN B. LAIDLAW. | Head Office in Canada—Toronto.

(Reliance Mutual, Established, 1840. Commenced business in Canada, August 1, 1868.)
(License to Norwich Union Life, issued October 18, 1899.)

No Capital.

ASSETS IN CANADA.

Stocks and bonds on deposit with the Receiver General, viz.:—

	Par value.
City of Toronto debentures	$ 109,987 00
Newfoundland, 3½ p. c. debentures	24,333 00
City of Winnipeg bonds	9,733 33
" St. John, N.B. bonds	21,900 00
" Quebec bonds	17,033 34
" Vancouver 4 p. c. bonds	23,846 66
Total par and market values	$ 206,833 33

Carried out at par value	$	206,833 33
Cash in Imperial Bank of Canada		791 04
Total assets in Canada	$	207,624 37

LIABILITIES IN CANADA.

*Net reserve on all outstanding policies in Canada	$	85,000 00
Total liabilities in Canada	$	85,000 00

INCOME IN CANADA.

Premiums received in cash during the year on all life policies in Canada	$	3,057 16
Interest on loans		343 19
Total income	$	3,400 35

*Reserve based on Institute of Actuaries' H^M. Table of Mortality, with 4½ per cent interest. Estimated by the Department.

NORWICH UNION LIFE—*Concluded.*

EXPENDITURE IN CANADA.

Cash paid for death claims (including $906.80 bonus additions)		$ 8,831 80
Cash paid for matured endowments		2,000 00
Cash paid to annuitants		54 64
Total net amount paid to policy-holders in Canada		$ 10,886 44
Cash paid for commissions, salaries and other expenses of officials		185 98
Cash paid for taxes, licenses, fees or fines in Canada		21 92
Total expenditure in Canada		$ 11,094 34

MISCELLANEOUS.

Number of policies become claims in Canada during the year	8	
Amount of said claims		$ 10,831 80
Number of policies in force in Canada at date	138	
Amount of said policies	$ 149,921 06	
Bonus additions thereon	17,004 06	
Total net amount of policies in force in Canada, December 31, 1904		166,925 12

EXHIBIT OF POLICIES (CANADIAN BUSINESS.)

In force at beginning of year :—

	No.	Amount.	No.	Amount.
Whole life policies	140	$ 150,741 00		
Endowment	6	9,105 00		
Bonus additions		17,911 00		
			146	$ 177,757 00
Deduct terminated (by death)	7	8,831 80		
" " (by maturity)	1	2,000 00		
			8	10,831 80

In force at end of year :—

Whole-life policies	133	$ 142,816 00		
Endowment	5	7,105 00		
Bonus additions		17,004 20		
Total			138	$ 166,925 20

(For general business statement, see Appendix.)

*THE PELICAN AND BRITISH EMPIRE LIFE OFFICE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

Presidents—
Rt. Hon. Viscount HEMPDEN, K.C.M.G.
Rt. Hon. Sir JOHN GORST, K.C., M.P.

General Manager and Actuary—
GERALD H. RYAN, F.I.A.

Principal Office—70 Lombard Street, London, E.C., England.

Chief Agent in Canada—A. McDOUGALD. | Head Office in Canada—Montreal.

(Organized, 1797. Commenced business in Canada, January, 1904.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	£	1,000,000
Amount paid up in cash		100,000

ASSETS IN CANADA.

Value of real estate in Canada held by the company, unencumbered	$	151,578 02
Mortgages on real estate in Canada		1,378,066 80
Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals		148,136 49

Stocks and bonds in deposit with the Receiver General :—

	Par value.	Market value.	Book value.
Province of British Columbia 3 per cent stock	$ 112,420 00	$ 95,557 00	$ 101,036 87
Canada bonds	7,300 00	7,606 60	7,397 33
South Australian bonds	38,933 33	40,028 33	39,030 67
Natal 3 per cent inscribed stock	17,033 33	14,989 33	15,699 87
Canadian Northern Railway guaranteed 4 per cent bonds	48,666 67	48,666 67	49,445 33
City of London, Ont., bonds	60,000 00	60,000 00	59,761 16
Manitoba Government bonds	30,000 00	30,612 00	31,391 58
St. Louis (Montreal) bonds	15,000 00	15,000 00	14,820 00
Maisonneuve (Montreal) bonds	15,000 00	15,681 00	16,048 98
Newfoundland Government 3½ per cent bonds	73,000 00	67,520 13	64,196 20
Total par, market and book values	$ 417,353 33	$ 395,661 06	$ 398,827 99

Carried out at market value		395,661 06
Montreal Gas Company bonds (par value, $24,786; book value, $25,044.34) carried out at market value		23,363 00
St. Louis 4 per cent bonds (par value, $10,000; book value, $9,880) carried out at market value		10,000 00
Cash in Bank of Montreal		8,559 00

* During the year 1903 an amalgamation took place between the Pelican Life Office and the British Empire Mutual Life Assurance Company, under the corporate name of the Pelican and British Empire Life Office. The combined companies did not commence to issue policies until January, 1904.

PELICAN AND BRITISH EMPIRE—*Continued.*

ASSETS—*Concluded.*

Interest accrued		24,753 19
Loan on 2 life policies, personal covenant and vested agency commission..		8,400 00
Endowment assurances, fully paid, present value		5,818 39
Gross premiums due and uncollected on Canadian policies in force ($26,903.75 of which are premiums due during December, 1904)	$ 33,167 20	
Deduct cost of collection at 5 per cent	1,658 36	
Net outstanding premiums		31,508 84
Total assets in Canada		$ 2,185,844 79

LIABILITIES IN CANADA.

* Amount computed to cover the net present value of all Canadian policies in force		$ 1,633,095 00
Reserve for reversionary additions and premium reductions		174,143 00
Reserve for life annuities		31,444 00
		$ 1,838,682 00
Deduct value of said policies reinsured in other companies licensed in Canada		65,762 00
Net reinsurance reserve		$ 1,772,920 00
Claims for death losses unadjusted but not resisted	$ 7,000 00	
" death losses resisted—in suit (since 1903, settled 1905)	8,500 00	
" matured endowments unadjusted but not resisted	6,400 00	
Total amount of unsettled claims in Canada		21,900 00
Due on account of general expenses		5,970 00
Total liabilities in Canada		$ 1,800,790 00

INCOME IN CANADA.

Gross amount of premiums received in cash during the year on life policies in Canada		$ 225,586 32
Premiums paid by bonuses		387 64
Cash received for annuities		7,000 00
Total (first year, $12,601.15; renewal, $213,372.81; annuities, $7,000).		$ 232,973 96
Deduct premiums paid to other companies for reinsurance		6,950 35
Net premium income		$ 226,023 61
Cash received for interest		93,830 68
Cash received for rents		5,622 71
Total income in Canada		$ 325,477 00

* Calculated by the department on basis of Institute of Actuaries' H^{M}. Table with 4½ per cent interest, and H^{M}. 3½ for policies issued since December 31, 1899. The company's valuation is based upon the new British Offices O^{m}. Table, with interest at 3 per cent—net premium method, with additional reserves for fully-paid and limited-premium assurances.

PELICAN AND BRITISH EMPIRE—*Continued.*

EXPENDITURE IN CANADA.

Cash paid for death losses in Canada	$ 121,010 00	
Deduct amount received for reinsured death claims	16,393 10	
Net amount paid for death claims in Canada		$ 104,616 90
Net amount paid on account of matured endowments		72,047 83
Total net amount paid for death claims and matured endowments		$ 176,664 73
Cash paid to annuitants		5,415 06
Amount paid for surrendered policies		14,572 70
Cash bonuses paid to Canadian policy-holders		223 00
" applied in payment of premiums in Canada		387 64
Total net amount paid to policy-holders in Canada		$ 197,263 13
Cash paid for commissions, salaries and other expenses of officials in Canada		21,247 14
Cash paid for taxes		2,597 35
Miscellaneous payments, viz.:—Travelling expenses, $1,302.61; printing and stationery, $694.53; legal expenses, $501.14; rent and furniture account, $1,922.38; advertising, $241.60; postage, express and telegrams, $871.67; medical fees, $645.90; other charges, $2,432.10		8,611 93
Total expenditure in Canada		$ 229,719 55

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	57	
Amount of said policies		$ 265,500 00
Number of policies become claims in Canada during the year (including matured endowments)	76	
Amount of said claims (including matured endowments)		193,138 33
Amount of said claims reinsured in other licensed companies in Canada		16,393 10
Number of policies in force at date	2,382	
Amount of said policies	$ 5,606,171 70	
Bonus additions thereon	343,930 30	
Total	$ 5,950,102 00	
Less amount of said policies reinsured in other licensed companies in Canada (including bonus additions, $11,564)	182,396 00	
Net amount in force December 31, 1904		5,767,706 00
Number of life annuities in force in Canada at date	9	
Annnal payments thereunder		$ 6,095 06

EXHIBIT OF POLICIES (CANADIAN BUSINESS).

In force at beginning of year—

	No.	Amount.	No.	Amount.
Whole life policies	1,764	$ 4,222,396 03		
Endowments	696	1,461,901 50		
Term and other	1	35,000 00		
Bonus additions		366,146 80		
			2,461	$ 6,085,444 33

PELICAN AND BRITISH EMPIRE—*Continued.*

EXHIBIT OF POLICIES—*Concluded.*

New policies issued—

	No.	Amount.	No.	Amount.
Whole life policies	26	$ 114,500 00		
Endowment	30	131,000 00		
Term and other	1	20,000 00		
			57	265,500 00
Old policies revived			5	11,871 50
			2,523	$ 6,362,815 83
Deduct terminated			141	412,713 83

In force at end of year—

	No.	Amount.	No.	Amount.
Whole life policies	1,736	$ 4,094,141 03		
Endowment	644	1,457,030 67		
Term and other	2	55,000 00		
Bonus additions	...	343,930 30		
			2,382	$ 5,950,102 00

DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Terminated by death	35	$ 122,533 00
" maturity	41	70,605 33
" surrender	26	136,978 50
" lapse	39	82,597 00
Total	141	$ 412,713 83

DETAILS OF POLICIES REINSURED AT END OF YEAR.

Whole life policies	$ 115,832 00
Endowment	55,000 00
Bonus additions	11,564 00
Total	$ 182,396 00

PELICAN AND BRITISH EMPIRE—*Concluded.*

General Business Statement for the Year ending December 31, 1904.

REVENUE ACCOUNT.

	£ s. d.		£ s. d.
Amount of funds at the beginning of the year	4,850,374 14 4	Claims under policies (less reassurances)	268,835 14 2
Premiums (less reassurances)	414,123 3 0	Endowments matured	49,399 5 3
Consideration for annuities granted	28,950 2 2	Surrenders	30,336 0 4
Interest and dividends (less income tax	191,545 7 2	Annuities	21,780 2 8
Assignment and transfer fees	128 8 3	Commission	20,126 5 3
		Expenses of management	41,884 3 8
		Cash bonuses to assured	1,407 1 7
		Bonuses in reduction of premiums	2,371 4 1
		Dividend and bonus to shareholders, declared May, 1904	12,500 0 0
		Amount of funds at the end of the year, as per balance sheet	5,035,481 17 11
	£5,485.121 14 11		£ 5,485,121 14 11

BALANCE SHEET.

	£ s. d.		£ s. d.
Assurance funds	4,760,542 3 0	Mortgages on property within the United Kingdom	922,764 10 10
Capital—£1,000,000, of which is paid up £100,000 0 0		Mortgages on property out of the United Kingdom	408,593 3 2
Provisional fund 90,000 0 0		Loans on funds in trust	6,000 0 0
Proprietors' bonus fund (one year) 2,500 0 0		Loans on life interests and reversions	682,782 12 3
Investment reserve funds 82,439 14 11		Loans on the Company's policies and "Positive" notes	260,425 3 3
	274,939 14 11	Investments—	
Total funds	5,035,481 17 11	British Government securities	83,446 16 1
Claims admitted or announced but not paid	66,648 13 1	Indian Government securities	225,429 6 8
Outstanding accounts and commission	9,421 16 9	Colonial Government securities	240,736 16 4
		Municipal securities	161,500 12 10
		Foreign Government securities	18,372 13 6
		Railway and other debentures and debenture stocks	833,953 16 4
		Railway and other stocks and shares (preference and ordinary)	429,388 5 7
		House property and real estate	225,034 17 2
		Ground rents	95,815 18 5
		Reversions	221,927 6 10
		Life interests	50,216 17 0
		Loans upon personal security	60,158 2 5
		Agents' balances	23,044 18 4
		Outstanding premiums	48,343 15 6
		Outstanding interest	16,967 12 4
		Interest accrued but not due	38,861 2 1
		Cash—	
		On current account and in hand	57,788 0 10
	£ 5,111,552 7 9		£ 5,111,552 7 9

PHŒNIX MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—JOHN M. HOLCOMBE. | Secretary—SILAS H. CORNWELL.

Principal Office—Hartford, Conn.

Chief Agent in Canada—C. R. G. JOHNSON. | Head Office in Canada—Montreal.

(Incorporated, May, 1851. Commenced business in Canada, October, 1866.)

No Capital.

ASSETS IN CANADA.

Bonds in deposit with the Receiver General :—		
	Par value.	
County of Middlesex bonds	$ 30,000 00	
Niagara Falls Park bonds	99,280 00	
	$ 129,280 00	
Carried out at market value		$ 134,347 60
Gross deferred premiums on Canadian policies in force	$ 458 72	
Total outstanding and deferred premiums	$ 458 72	
Deduct cost of collection at ten per cent.	45 87	
Net outstanding and deferred premiums		412 85
Total assets in Canada		$ 134,760 45

LIABILITIES IN CANADA.

Amount estimated to cover the net reserve on all outstanding policies in Canada	$ 275,000 00
Claims for death losses unadjusted but not resisted	6,304 00
Total liabilities in Canada	$ 281,304 00

INCOME IN CANADA.

Gross amount of premiums received in cash during the year on life policies in Canada	$ 11,573 68
Premiums paid by dividends	2,376 16
Total net premium income	$ 13,949 84
Amount received for interest or dividends on bonds, &c	5,307 89
Total income in Canada	$ 19,257 73

PHŒNIX MUTUAL—*Continued.*

EXPENDITURE IN CANADA.

Net amount for death claims	$	23,896 00
Net amount paid for matured endowments		3,904 00
Cash paid for surrendered policies		1,498 00
Cash dividends applied in payment of premiums in Canada		2,376 16
Total net amount paid to policy holders in Canada	$	31,674 16
Total expenditure in Canada	$	31,674 16

MISCELLANEOUS.

Number of policies become claims in Canada during the year	24	
Amount of said claims	$	27,800 00
Number of policies in force in Canada at December 31, 1904	553	
Amount of said policies		542,354 00

EXHIBIT OF POLICIES, CANADIAN BUSINESS.

In force beginning of year:—

	No.	Amount.	No.		Amount.
Whole life policies	551	$ 553,727 00			
Endowment	25	12,361 00			
Term and other	5	8,000 00			
			581	$	574,088 00
Policies issued			1		1,197 00
Total			582	$	575,285 00
Deduct terminated			29		32,931 00

In force at end of year:—

Whole life policies	529	$ 525,897 00			
Endowment	19	8,457 00			
Term and other	5	8,000 00			
			553	$	542,354 00

DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.		Amount.
Terminated by death	18	$	23,896 00
" maturity	6		3,904 00
" surrender	4		4,131 00
" change	1		1,000 00
	29	$	32,931 00

PHŒNIX MUTUAL—*Continued.*

General Business Statement for the Year ending December 31, 1904.

INCOME DURING THE YEAR.

Total premium income	$ 3,205,026 33
Consideration for supplementary contracts not involving life contingencies	5,675 00
Premium notes, loans or liens restored by revival of policies	56 00
Received for interest and dividends and for discount or claims paid in advance	814,874 04
Received for rents	37,700 75
Received for profits on sale or maturity of ledger assets	20,133 40
Other income	605 71
Total income	$ 4,084,071 23

DISBURSEMENTS DURING THE YEAR.

Total net amount paid for losses and matured endowments	$ 1,214,199 69
Cash paid to annuitants	9,974 64
Premium notes voided by lapse	4,636 50
Paid for claims on supplementary contracts not involving life contingencies	5,316 77
Dividends paid to policy-holders in cash	4,883 11
" applied to pay renewal premiums	216,343 52
" " to purchase paid-up additions and annuities	62,222 00
Surrender values paid in cash	193,667 18
" " applied to pay new and renewal premiums	9,274 49
" " " to purchase paid-up insurance and annuities	85,914 00
Paid for commission and bonuses to agents	396,742 27
Commuted renewal commissions	2,750 00
Salaries and allowances for agencies	55,400 05
Agency supervision, travelling and all other agency expenses	22,995 33
Medical examiners' fees and inspection of risks	46,225 14
Salaries of officers and office employees	96,620 13
Taxes, licenses and insurance department fees	94,783 38
Rent	30,356 34
Miscellaneous expenditure	100,149 79
Total disbursements	$ 2,652,454 33

LEDGER ASSETS.

Book value of real estate, unencumbered	$ 674,441 19
Loans on mortgages on real estate, first liens	10,983,855 28
Loans on company's policies assigned as collateral	1,071,589 00
Premium notes, loans or liens on policies in force	210,573 45
Book value of bonds and stocks owned	4,410,494 26
Cash on hand and in banks	449,978 91
Total ledger assets	$17,800,932 09

PHŒNIX MUTUAL—*Concluded.*

NON-LEDGER ASSETS.

Interest due and accrued	219,156 09
Market value of bonds and stocks over book value	192,253 34
Outstanding and deferred premiums	259,934 48
Total assets	$18,472,276 00

LIABILITIES.

* Net reinsurance reserve	$17,405,380 00
Present value of amounts not yet due on supplementary contracts not involving life contingencies	26,839 00
Net policy claims	31,471 00
Premiums paid in advance	23,084 00
Dividends apportioned, payable during 1905	8,914 00
Special policy reserve	175,000 00
Unassigned funds (surplus)	801,588 00
Total liabilities	$18,472,276 00

EXHIBIT OF POLICIES.

Number of new policies issued during the year	7,135	
Amount of said policies		$11,597,524 00
Number of policies terminated during the year	3,535	
Total amount terminated		6,312,727 00
Number of policies in force at date of statement	48,732	
Amount of said policies		80,494,884 00

* Computed on Actuaries' Table of Mortality, with 4 per cent interest on all policies issued prior to January 1, 1901; and on policies issued subsequent to January 1, 1901, on the American Table of Mortality, with 3½ per cent interest on non-participating policies and with 3 per cent interest on participating policies.

THE PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—EDWARD W. SCOTT. | Secretary—WILLIAM E. STEVENS

Principal Office—New York City.

Chief Agent in Canada—D. A. McADAM. | Head Office in Canada.—Montreal.

(Incorporated, February 25, 1875. Commenced business in Canada, January, 1889.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash	$ 100,000 00

ASSETS IN CANADA.

Amount of loans to Canadian policy-holders on the company's policies assigned as collateral	$ 54,491 45

Stocks and bonds in deposit with Receiver General, viz.:—

	Par value.	Market value.
Province of Quebec 4 per cent bonds	$ 25,306 67	$ 26,666 89
Province of Quebec 5 per cent bonds	13,500 00	14,107 50
Montreal City 4 per cent bonds	41,000 00	42,537 50
City of Toronto sterling 4 per cent bonds	30,660 00	31,886 40
City of Toronto 3½ per cent debentures	24,333 33	23,360 00
City of Winnipeg 3½ per cent debentures	26,000 00	24,505 00
British Columbia 3½ per cent dyking debentures	42,000 00	41,265 00
Canadian Northern Railway 4 per cent debentures	30,000 00	30,600 00
Town of St. Louis (Montreal) bonds	25,000 00	26,125 00
Total par and market values	$ 257,800 00	$ 261,053 29

Carried out at market value		261,053 29
Cash in banks, viz.:—		
Bank of Montreal, Toronto	$ 3,179 18	
Molsons Bank, Montreal	736 54	
Total		3,915 72
Agents' ledger balances		9,570 58
Interest accrued		4,385 34
Gross premiums due and uncollected on Canadian policies in force	$ 5,773 00	
Gross deferred premiums on same	7,273 00	
Total outstanding and deferred premiums	$ 13,046 00	
Deduct cost of collection at 10 per cent	1,305 00	
Net outstanding and deferred premiums		11,741 00
Other assets—office furniture		917 00
Total assets in Canada		$ 346,074 38

PROVIDENT SAVINGS—*Continued.*

LIABILITIES IN CANADA.

*Amount computed to cover the net present value of all Canadian policies in force	$	338,910 00
Claims for death losses unadjusted but not resisted		13,000 00
Surrender values claimable on cancelled policies		748 00
Premiums paid in advance		134 00
Total liabilities in Canada	$	352,792 00

INCOME IN CANADA.

Cash received for premiums	$	123,587 52
Premiums paid by dividends		2,104 06
Total premium income (new, $14,700.72; renewal, $110,990.86)	$	125,691 58
Received for interest or dividends on stocks, policy loans, &c		12,411 62
Total income in Canada	$	138,103 20

EXPENDITURE IN CANADA.

Net amount paid for death claims ($1,000 of which accrued in previous year)	$	51,000 00
Cash paid for matured endowments		1,043 57
Cash paid for surrendered policies		6,225 39
Cash dividends applied in payment of premiums in Canada		2,104 06
Total net amount paid to policy-holders in Canada	$	60,373 02
Cash paid for commissions, salaries and all other expenses of officials in Canada		26,242 97
Cash paid for taxes, &c		1,640 71
Miscellaneous payments, viz.:—Office rent, $1,140.82; advertising, $551.97; postage, telegrams and exchange, $1,011.85; stationery and printing, $436.96; sundry expenses, $1,264.80; medical fees, $2,145.08; office furniture, $150.16		6,701 64
Total expenditure in Canada	$	94,958 34

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	360	
Amount of said policies	$	565,700 00
Number of policies become claims in Canada during the year	54	
Amount of said claims		126,000 00
Number of policies in force in Canada at date	2,111	
Net amount in force, December 31, 1904		3,775,368 00

*Based on Institute of Actuaries' H^{M} Table of Mortality, with 4½ and 3½ per cent interest, for policies issued prior and subsequent, to January 1, 1900, respectively. Calculated by the Department.

PROVIDENT SAVINGS—*Continued.*

EXHIBIT OF POLICIES (CANADIAN BUSINESS).

In force at beginning of year :—	No.	Amount.	No.	Amount.
Whole life policies	761	$ 1,282,363 00		
Endowment	248	341,402 00		
Term and all other	1,017	2,254,127 00		
			2,026	$ 3,877,892 00
New policies issued, (term, &c.)	360	$ 565,700 00		
Old policies revived	31	69,000 00		
Old policies changed and increased	149	202,960 00		
			540	837,660 00
Total			2,566	$ 4,715,552 00
Deduct policies terminated			455	940,184 00

In force at end of year :—				
Whole life policies	726	$ 1,209,643 00		
Endowment	226	310,107 00		
Term and all other	1,159	2,255,618 00		
			2,111	$ 3,775,368 00

DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Terminated by death	54	$ 126,000 00
" maturity	1	1,000 00
" expiry	107	216,500 00
" surrender	24	62,500 00
" lapse	146	325,920 00
" change and decrease	123	208,264 00
Total terminated	455	$ 940,184 00

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

INCOME DURING THE YEAR.

Total premium income	$ 3,659,297 87
Consideration for supplementary contracts not involving life contingencies	26,979 30
Interest	184,558 63
Rents	261,262 09
Premium notes, loans or liens restored by revival of policies	728 29
Profit on sale or maturity of ledger assets	238,145 35
Income from other sources	750 00
Total income	$ 4,371,721 53

PROVIDENT SAVINGS—*Continued.*

DISBURSEMENTS.

Amount paid for death losses and matured endowments	$ 1,455,171 38
Annuities	15,782 40
Premium notes voided by lapse	13,757 48
Surrender values paid in cash	227,209 62
Surrender values applied to purchase paid-up policies and annuities	12,893 55
Dividends paid policy-holders in cash	45,997 84
Dividends applied to pay renewal premiums	127,881 51
Paid for claims on supplementary contracts not involving life contingencies	81,536 00
Commissions and bonuses to agents	517,590 93
Dividends to stockholders	6,972 00
Salaries and allowances for agencies	101,989 57
Agency supervision, travelling and other agency expenses	125,510 05
Salaries of officers and office employees	275,844 58
Medical examiners' fees and inspection of risks	86,240 41
Taxes, licenses and insurance department fees	107,000 24
Rents	69,239 83
Advertising, printing and stationery and postage	75,978 75
Legal expenses	38,332 00
All other expenditure	198,109 45
Total disbursements	$ 3,583,037 59

LEDGER ASSETS.

Book value of real estate, unencumbered	$ 2,514,793 26
Mortgage loans, first liens on real estate	700,295 22
Loans secured by pledge of bonds, stocks and other collaterals	9,200 00
Loans to policy-holders on the company's policies assigned as collateral	2,289,450 96
Book value of bonds and stocks owned	796,999 92
Cash on hand and in banks	488,257 21
Agents' balances and bills receivable	77,986 65
Premium notes on policies in force	261,446 16
Loans at interest to agents secured by surety bonds	50,000 00
Total ledger assets	$ 7,188,429 38

NON LEDGER ASSETS.

Interest due and accrued	81,700 04
Rents accrued	6,561 02
Market value of real estate over book value	189,706 74
Market value of bonds and stocks over book value	18,400 23
Due from Comptroller of the State of New York for excess taxes	13,235 50
Net amount of uncollected and deferred premiums	397,650 00
Total	$ 7,895,682 91
Deduct items not admitted	111,206 65
Total admitted assets	$ 7,784,476 26

PROVIDENT SAVINGS—*Concluded.*

LIABILITIES.

*Net reinsurance reserve on December 31, 1904	$ 6,912,366 00
Present value of amounts not yet due on supplementary contracts not involving life contingencies	30,417 00
Total policy claims	149,900 00
Dividends or other profits due policy-holders	2,185 33
Liability on cancelled policies upon which a surrender value may be demanded	13,172 00
Trust funds and accrued interest	26,795 82
Capital stock paid up	100,000 00
Unassigned funds (surplus)	549,640 11
Total liabilities	$ 7,784,476 26

EXHIBIT OF POLICIES.

Number of new policies issued	12,567	
Amount		$ 21,514,701 00
Number of policies terminated	11,480	
Amount		25,977,366 00
Number of policies in force at December 31, 1904	41,897	
Amount in force at December 31, 1904		94,456,845 00

* Computed on Combined Experience and A merican Tables of Mortality, with 4 per cent and 3½ per cent interest.

THE ROYAL INSURANCE COMPANY,

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

Chairman—WILLIAM WATSON. | Manager—CHAS. ALCOCK.

Principal Office—Liverpool, Eng.

Chief Agent in Canada—WM. MACKAY. | Head Office in Canada—Montreal

(Established, May 31, 1845. Commenced business in Canada, 1851.)

(For Capital and Assets, see Fire Statement.)

LIABILITIES IN CANADA.

Under Policies issued previous to March 31, 1878.

*Amount computed to cover the reserve on all outstanding policies in Canada	$	130,792 03
Reserve for reversionary additions and premium reductions		53,348 81
Net reinsurance reserve	$	184,140 84
Claims for death losses unadjusted but not resisted		8,193 20
Total net liabilities to said policy-holders in Canada	$	192,334 04

Under Policies issued subsequent to March 31, 1878.

*Amount computed to cover the reserve on all outstanding policies in Canada	$	160,735 60
Reserve for reversionary additions and premium reductions		34,120 86
Reserve for life annuities		6,713 00
Net reinsurance reserve	$	201,569 46
Total net liabilities to said policy-holders in Canada	$	201,569 46
Total liabilities to all policy-holders in Canada	$	393,903 50

INCOME IN CANADA.

Amount of premiums received in cash during the year in Canada (First year, $9,184.27 ; renewal, $26,376.53.)	$	35,560 80
Amount received for interest on loans and premiums		7,209 34
Total income in Canada	$	42,770 14

* Based on Institute of Actuaries' H^{M}. Table with interest at 4½ per cent for policies issued prior to January 1, 1900, and with interest at 3½ per cent for policies issued since that date. Computed by the Department.

ROYAL—*Continued.*

EXPENDITURE IN CANADA.

Cash paid on account of death claims, of which $9,520.08 accrued in previous years (including $18,803.02 bonus additions)	$	75,253 05
Amount paid to annuitants		572 47
Cash paid for surrendered policies		2,698 07
Total net amount paid to policy-holders in Canada	$	78,523 59
Cash paid for commissions, &c		9,327 70
Taxes, licenses, fees or fines		428 49
Miscellaneous, viz.:—Legal expenses, $225.40; medical examination, $690.00; postage and exchange, $138.21; travelling expenses, $648.33; printing and stationery, $415.96; advertising, $73.50; rent and light $759.75; sundry expenses, $155.93; office furniture, $51.80		3,158 88
Total expenditure in Canada	$	91,438 66

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada—109		
Amount of said policies	$	279,000 00
Number of policies become claims in Canada during the year—18		
Amount of said claims		74,426 16
Number of policies in force at date—460		
Amount of said policies	$ 1,055,376 11	
Bonus additions thereon	120,670 68	
Total net amount in force, December 31, 1904		1,176,046 79
Number of life annuities in force in Canada at date	4	
Amount of annual payments thereunder		674 21

EXHIBIT OF POLICIES (CANADIAN BUSINESS.)

	No.	Amount.	No.	Amount.
In force at beginning of year:—				
Whole life policies	288	$ 622,159 78		
Endowment assurance	80	216,051 90		
Term and other	7	6,500 00		
Bonus additions		135,709 16		
			375	$ 980,420 84
New policies issued:—				
Whole life policies	67	$ 133,500 00		
Endowment assurance	47	111,500 00		
All other policies	8	51,000 00		
			122	296,000 00
Policies transferred from other branches			4	7,717 85
Bonuses added during the year				2,172 80
			501	$ 1,286,311 49
Deduct terminated			41	110,264 70
In force at end of year:—				
Whole life policies	329	$ 690,679 77		
Endowment	118	308,696 34		
All other policies	13	56,000 00		
Bonus additions		120,670 68		
			460	$ 1,176,046 79

ROYAL—*Concluded.*

DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Terminated by death	18	$ 74,426 16
" surrender	4	5,028 89
" lapse	14	22,809 65
" not taken	5	8,000 00
Total	41	$ 110,264 70

DETAILS OF POLICIES ISSUED PRIOR TO MARCH 31, 1878, AND BONUS ADDITIONS THEREON.

	No.	Amount.
Policies in force at beginning of year in Canada (including $83,036.11 bonus additions	109	$ 340,206 05
Policies transferred	2	4,650 72
Bonuses added		1,345 07
Policies terminated (including $14,557.22 bonus additions)	12	55,700 75
Policies in force at date of statement (including $69,823.96 bonus additions)	99	290,501 09

(*For General Business Statement, see Appendix.*)

THE ROYAL VICTORIA LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—JAMES CRATHERN.

Treasurer—CHARLES C. HOLE. | Chief Agent and General Manager—DAVID BURKE, A.I.A., F.S.S.

Principal Office—Montreal.

(Incorporated, May 21, 1897, by an Act of the Parliament of Canada, 60-61 Vic., cap. 81. Commenced business in Canada, September, 1897.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	$ 1,000,000 00
Amount paid up in cash	200,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Amount of loans secured by bonds, stocks or other marketable collaterals	$ 85,000 00

	Par value.	Market value.	Amount loaned.
Montreal Light, Heat and Power Co.	$ 100,000 00	$ 81,500 00	$ 60,000 00
Montreal Street Railway Co	9,500 00	20,425 00	25,000 00
Toronto Street Railway Co	10,000 00	10,600 00	
Totals	$ 119,500 00	$ 112,525 00	$85,000 00

Amount of loans to policy-holders on company's policies assigned as collateral	10,404 16
Non-forfeiture loans on policies	7,180 99

Stocks and bonds owned by the company, viz.:—

	Par value.	Market value.	Ledger value
Province of Manitoba bonds	$ 60,000 00	$ 64,800 00	$ 64,414 48
Province of Nova Scotia bonds	6,000 00	6,600 00	6,500 21
Province of Quebec 3 per cent stock	9,733 33	8,954 66	9,273 19
Town of Maisonneuve debentures	30,000 00	33,576 00	33,580 63
City of St. Henry debentures	55,000 00	62,353 50	60,793 03
Canadian Northern Railway bonds	24,820 00	25,564 60	25,290 95
City of Montreal bonds	50,000 00	52,500 00	50,529 00
City of Ottawa bonds	15,000 00	14,100 00	13,849 50
Total par, market and ledger values	$ 250,553 33	$ 268,448 76	$ 264,230 99

Carried out at ledger value	264,230 99
Cash at head office	5,600 47

ROYAL VICTORIA—*Continued.*

ASSETS—*Concluded.*

Cash in banks, viz.:—

Bank of Montreal, Montreal	$ 6,176 77	
Canadian Bank of Commerce, Winnipeg	1,084 07	
Quebec Bank, Quebec	713 16	
Bank of Ottawa, Ottawa	1,035 62	
Bank of Montreal, Vancouver	602 71	
Dominion Bank, Toronto	1,913 32	
Bank of Hochelaga, Three Rivers	91 16	
Total		11,616 81
Agents' ledger balances and advances		9,602 51
Total		$ 393,635 93

OTHER ASSETS.

Market value of stocks and bonds over ledger value	4,217 77
Equipment and office furniture	5,500 00
Interest accrued	1,531 62
Outstanding and deferred premiums	39,551 44
Total assets	$ 444,436 76

LIABILITIES.

Amount computed to cover the net present value of all policies in force	$ 336,963 02	
Reserve for life annuities	38,046 30	
Total	$ 375,009 32	
Deduct value of policies reinsured in other companies	6,535 26	
*Net reinsurance reserve		$ 368,474 06
Claims for death losses unadjusted but not resisted		4,500 00
Annuity claims due and unpaid		1,000 00
Due on account of general expens s		1,300 00
Total liabilities		$ 375,274 06
Surplus on policy-holders' account		$ 69,162 70
Capital stock paid up		200,000 00

INCOME DURING THE YEAR.

Cash received for premiums	$ 135,604 32	
Deduct premiums paid to other companies for reinsurance	2,831 29	
Total premium income		$ 132,773 03
(Premiums on new policies, $27,552.89 ; renewals, $105,220.14.)		
Received for interest or dividends on stock, &c		14,243 82
Total income		$ 147,016 85

* Based on Institute of Actuaries' Hm. Table, with interest at 4½ per cent on all policies issued on or before December 31, 1899, and with 3½ per cent interest on all policies issued thereafter.

ROYAL VICTORIA—*Continued.*

EXPENDITURE DURING THE YEAR.

Net amount paid for death losses ($3,296.50 of which accrued in previous year)	$	34,611 50
Cash paid to annuitants		4,854 28
Cash paid for surrendered policies		3,138 99
Total paid to policy-holders	$	42,604 77
Cash paid for commissions, salaries and other expenses of officials		40,930 41
Taxes, licenses, fees or fines		2,226 62
Sundry expenditure, viz.:—Travelling expenses, $3,352.20; postage, telegraphing and express, $1,158.83; general expenses, $4,238.64; printing and stationery, $2,391.51; amount written off advances to agents, $1,219.97; office furniture, $630.80; medical examiners' fees, $2,315.90; rents, $3,454.00; advertising, $1,957.82		20,719 67
Total expenditure	$	106,481 47

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at Dec. 31, 1903	$	353,100 55
Amount of cash income as above		147,016 85
Total	$	500,117 40
Amount of expenditure as above		106,481 47
Balance, net ledger assets at Dec. 31, 1904	$	393,635 93

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada 662		
Amount of said policies	$	788,750 00
Amount of said policies reinsured in other licensed companies in Canada		19,500 00
Number of policies become claims during the year 20		
Amount of said claims		35,200 00
Number of policies in force at date 3,157		
Amount of said policies	$ 4,204,072 00	
Amount of said policies reinsured in other licensed companies in Canada	133,600 00	
Net amount in force at December 31, 1904		4,070,472 00
Number of life annuities in force at December 31, 1904 7		
Amount of annual payments thereunder		4,854 28

EXHIBIT OF POLICIES.

In force at beginning of year:—

	No.	Amount.	No.	Amount.
Whole life policies	1,838	$ 2,614,523		
Endowment	760	973,247		
Term and other	219	337,000		
			2,817	$ 3,924,770 00

ROYAL VICTORIA—*Concluded,*

EXHIBIT OF POLICIES—*Concluded.*

New policies issued :—

	No.	Amount.	No.	Amount.
Whole lifee policies	518	$ 607,000		
Endowment	160	178,250		
Term and other	19	32,000		
			697	$ 817,250 00
Old policies revived			1	1,000 00
Old policies changed and increased			7	24,484 00
Total			3,522	$4,767,504 00
Deduct terminated			365	563,432 00

In force at end of year :—

Whole life policies	2,153	$ 2,881,844		
Endowment	803	1,011,207		
Term and other	201	311,021		
			3,157	$4,204,072 00

DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Terminated by death	20	$ 35,200 00
" expiry	4	11,000 00
" surrender	24	49,340 00
" lapse	274	380,500 00
" change and decrease	6	48,142 00
Policies not taken	37	39,250 00
Total	365	$ 563,432 00

DETAILS OF POLICIES REINSURED AT END OF YEAR.

Whole life policies	$ 90,700 00
Endowment	34,900 00
Term and other	8,000 00
Total	$ 133,600 00

THE SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—LORD KELVIN, G.C.V.O., &c.
Manager—N. B. GUNN.
Chief Agent in Canada—CHARLES J. FLEET.

Secretary—WILLIAM G. SPENS.
Principal Office—Glasgow.
Head Office in Canada—Montreal.

(Founded at Glasgow, January 1, 1826. Incorporated by Act of Parliament, 1849. Commenced business in Canada, 1846.)

(No Capital.)

ASSETS IN CANADA.

Securities in deposit with Receiver General :—

	Par value.	Book value.
Province of New Brunswick debentures	$ 25,000 00	$ 24,333 33
City of Toronto 4 per cent Consolidated Loan	73,000 00	73,000 00
City of Victoria, B.C., 4½ per cent bonds	50,000 00	52,171 54
Total par and book values	$148,000 00	149,504 87

Carried out at book value	$	149,504 87
Amount of loans made to Canadian policy-holders on the Society's policies assigned as collateral		16,659 86
Total assets in Canada	$	166,164 73

LIABILITIES IN CANADA.

*Amount estimated to cover the net reserve on all outstanding policies in Canada	$	124,746 29
Total liabilities in Canada	$	124,746 29

INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada	$	3,648 72
Interest on policy loans		612 81
Total income	$	4,261 53

* Reserve based on Institute of Actuaries' H^M. (5) Table of Mortality, with 2½ per cent interest, and H. 2½ per cent net annual premiums.

SCOTTISH AMICABLE—*Continued.*

EXPENDITURE IN CANADA.

Total amount paid for death claims (including $2,904.51 bonus additions)	$	18,234 51
Cash paid for commission, salaries and other expenses of officials in Canada		56 09
Cash paid for taxes, licenses, fees or fines in Canada		57 42
Total expenditure in Canada	$	18,348 02

MISCELLANEOUS.

Number of policies become claims in Canada during the year	5	
Amount of said claims (including bonus)	$	18,234 51
Number of policies in force in Canada at date	73	
Amount of said policies	$ 171,788 43	
Bonus additions	13,904 67	
Net amount in force at December 31, 1904		185,693 10

EXHIBIT OF POLICIES.

In force at December 31, 1903 :—

	No.	Amount.	No.		Amount.
Whole life	78	$ 187,118 43			
Bonus additions		16,674 72			
Total			78	$	203,793 15
Deduct terminated (by death)			5		18,100 05

In force at December 31, 1904 :

Whole life	73	$ 171,788 43			
Bonus additions		13,904 67			
			73	$	185,693 10

SCOTTISH AMICABLE—*Concluded.*

General Business Statement for the Year ending December 31, 1904.

REVENUE ACCOUNT.

Amount of funds at beginning of the year as per last published report			£ 4,540,342	16	10	Claims under policies (after deduction of sums reassured)—		
Premiums (after deduction of reassurances	£ 289,410	15	8			By death £ 258,278 18 2		
Consideration for annuities granted (less portion reassured)	35,611	9	10			By survivance 9,280 0 0	£ 267,558	18 2
Interest, dividends and rents	181,079	18	11			Surrenders	17,249	9 5
Assignment fees	88	5	0			Annuities	46,202	0 5
			506,190	9	5	Commission	12,302	10 11
						Expenses of management	27,840	4 1
						Income tax	5,462	2 6
							£ 376,615	5 6
						Net amount of funds at the end of the year, as per balance sheet	4,669,918	0 9
			£ 5,046,533	6	3		£ 5,046,533	6 3

BALANCE SHEET.

LIABILITIES.				ASSETS.			
Assurance and annuity fund	£ 4,669,918	0	9	Mortgages—			
Claims under policies admitted or intimated, but not paid	49,967	6	6	On property in the United Kingdom	£ 231,847	2	10
Annuities due	477	18	7	On property out of United Kingdom	190,048	11	4
Outstanding charges for commission and expenses	2,100	0	0				
Loan from bank	35,109	15	10	Loans—			
				On the society's policies	412,228	2	10
				On life-rents and reversions	65,856	16	3
				On public rates	22,336	1	1
				On personal security *Nil*			
				Investments—			
				Life interests and reversions	233,761	3	7
				Government securities, British	1,472	5	0
				" colonial	54,495	16	4
				" foreign	150,943	2	1
				Municipal securities, Indian and Colonial	325,672	9	10
				Municipal securities, foreign	393,687	6	3
				British railway and other guaranteed and preference stocks	533,987	9	9
				British railway and other debentures and debenture stocks	419,826	19	11
				Colonial and foreign railway debentures and debenture stocks	342,042	0	7
				Indian guaranteed railway stocks	107,140	10	7
				United States railroad sterling and gold bonds	576,416	19	8
				Heritable property	280,452	18	0
				Ground rents and feu-duties	336,773	0	7
				Outstanding premiums	43,906	12	6
				Outstanding interest	3,672	13	5
				Interest accrued to date	19,976	17	9
				Cash in bank, and on hand	11,028	1	6
	£ 4,757,573	1	8		£ 4,757,573	1	8

SCOTTISH PROVIDENT INSTITUTION.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

Manager—JAMES GRAHAM WATSON. | Secretary—JOHN LAMB.

Principal Office—6 St. Andrew's Square, Edinburgh.

Chief Agent and Attorney in Canada—JOHN DUNLOP. | Head Office in Canada—Montreal.

(Instituted in 1837. Incorporated by special Acts of Parliament in 1848, 1884, 1893.)

ASSETS IN CANADA.

Amount of loans made to Canadian policy-holders on the company's policies assigned as collateral		$ 9,717 74
Stocks and bonds owned by the company, viz.:—		
Toronto Electric Light Co. 4½ per cent first mortgage gold bonds	$ 25,342 09	
Municipal debentures	1,164,972 49	
Montreal Board of Trade	20,022 68	
Montreal Light, Heat and Power 5 per cent gold bonds	25,085 07	
Canadian Pacific Railway ordinary stock	125,562 39	
Toronto Street Railway bonds	170,921 33	
Montreal Cotton Co. first mortgage gold debentures	50,060 56	
Winnipeg Electric Street Railway Co. 5 per cent first mortgage bonds	21,341 08	
Quebec Harbour first preference bonds, 4 per cent	25,987 78	
Quebec, Montmorency and Charlevoix Railway 5 per cent bonds	51,209 11	
Montreal Light, Heat and power Co. first mortgage gold bonds	38,844 84	
Hamilton Street Railway 4½ per cent first mortgage gold bonds	25,940 21	
Total carried out at market value		1,745,289 63
Interest accrued		23,115 94
Total assets in Canada		$ 1,778,123 31

LIABILITIES IN CANADA.

*Net reinsurance reserve	$	75,121 87
Claims for death losses, due and unpaid		5,937 34
Total liabilities in Canada	$	81,059 21

INCOME IN CANADA.

Cash premium income	$	1,053 82
Received for interest or dividends on stocks, &c.		80,576 73
Total income in Canada	$	81,630 55

*British Life Offices O^M. Table of Mortality, with 3½ per cent interest.

SCOTTISH PROVIDENT INSTITUTION—*Continued.*

EXPENDITURE IN CANADA.

Cash paid for death claims in Canada		$ 6,895 58
Total expenditure in Canada		$ 6,895 58

MISCELLANEOUS.

Number of policies become claims in Canada during the year	3	
Amount of said claims		$ 12,832 91
Number of policies in force in Canada at date	40	
Amount of said policies	$ 69,972 93	
Bonus additions thereon	38,064 63	
Total net amount in force, December 31, 1904		108,037 56

EXHIBIT OF POLICIES (CANADIAN BUSINESS.)

	No.	Amount.	No.	Amount.
In force at beginning of year:—				
Whole life policies	43	$ 78,489 60		
Bonus additions thereon		42,169 67		
			43	$ 120,659 27
Interim bonus added to policies emerged				211 21
Total			43	$ 120,870 48
Deduct terminated (by death)			3	12,832 92
In force at end of year:—				
Whole life	40	$ 69,972 93		
Bonus additions		38,064 63		
			40	$ 108,037 56

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

REVENUE ACCOUNT.

	£ s. d.		£ s. d.
Funds at beginning of the year	12,797,596 4 6	Claims under policies	584,110 2 0
Premiums (less for reassurances)	648,955 0 9	Endowments	46,703 15 3
Consideration for annuities granted	57,060 19 7	Surrenders	36,148 1 7
Interests, dividends and rents	499,427 19 6	Annuities	98,438 18 5
Fines for renewal of lapsed policies	524 2 11	Income tax	24,580 11 0
Fines for registration of assignments	237 5 0	Commission (on assurances and annuities)	14,798 7 2
		Expenses of management	60,995 19 6
		Funds at the end of the year, as per balance sheet	13,138,025 17 4
	£14,003,801 12 3		£14,003,801 12 3

38,544
25,085
63,929

SCOTTISH PROVIDENT INSTITUTION—*Concluded.*

Balance Sheet.

Liabilities.	£	s.	d.
Funds as per revenue account—			
Life assurance fund	13,130,398	15	7
Endowment assurance fund—			
Special participating class	7,627	1	9
	£13,138,025	17	4
Claims admitted, but not paid	84,185	7	0
Surrender values unclaimed	7,324	17	4
Annuities due, but not paid	1,087	0	0
Commission on outstanding premiums	1,611	14	3
Expenses unpaid	3,777	17	10
	£13,236,012	13	9

Assets.	£	s.	d.
Mortgages on property within the United Kingdom	3,174,402	4	4
Mortgages on property out of the United Kingdom	2,155,791	8	4
Loans on the Institution's policies, within their surrender value	1,015,590	13	7
Investments—			
Home government securities	2,955	0	0
Colonial government securities	62,925	2	0
Foreign government securities	47,714	8	6
Railway and other bonds and debentures—			
Home & colonial. £ 561,257 1 5			
American sterling and gold bonds. 2,157,377 13 3			
	2,718,634	14	8
Debenture stock (£716,630 5s. 1d.), and preference and other stocks (£1,295,389 16s. 7d.)	2,012,029	1	8
Value of business premises in Edinburgh and branches, and property (yielding rental) held in connection therewith	494,824	19	1
Value of reversions	78,998	15	11
Loans on district and municipal rates—			
Home and colonial. £582,772 1 11			
Foreign 86,443 6 8			
	669,215	8	7
Loans on security of trust funds	286,989	18	8
Loans on deposit with colonial and other banks	56,924	15	3
Loans on personal security, combined with policies of assurance	29,170	2	0
Premiums in course of collection at head office and agencies	105,621	13	6
Outstanding interest (mostly since received)	26,602	14	2
Interest accrued to Dec. 31, 1904	112,689	8	0
Office furniture at head office and branches	3,364	16	2
Cash on deposit account	68,289	6	3
Cash on hand and on current account	113,126	8	2
Stamps on hand	151	14	11
	£13,236,012	13	9

THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President and Chief Agent—ADDISON H. HOOVER. | Secretary—ROBERT E. MENZIE. (pro tem.)

Head Office—Toronto.

(Incorporated, May 15, 1902 by 2 Edward VII., cap 102. Commenced business in Canada, March 1, 1903.)

CAPITAL.

Amount of stock capital authorized	$ 1,000,000 00
Amount subscribed for	922,700 00
Amount paid up in cash	163,608 02

(For list of Shareholders, see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

Debentures and bonds owned by the company:—

	Par value.	Ledger value.
*Town of Pretolia bonds	$ 28,000 00	$ 30,065 18
" Dunnville "	10,141 65	9,797 36
" Fort William bonds	15,000 00	15,000 00
" Lethbridge "	10,000 00	10,000 00
" Port Arthur "	10,000 00	10,000 00
" Rat Portage "	10,889 14	9,881 11
*City of St. Catharines bonds	24,000 00	24,000 00
" Vancouver "	10,000 00	9,000 00
" Moncton "	10,000 00	9,950 00
" Brantford "	5,000 00	5,000 00
" Calgary "	10,000 00	10,000 00
" Chatham "	10,495 35	10,066 50
" Guelph "	5,063 04	4,846 17
" Hamilton "	7,300 00	7,300 00
" Hull "	10,000 00	8,797 00
" Stratford "	10,000 00	9,950 00
" Toronto "	10,000 00	9,661 00
" Winnipeg "	10,000 00	9,825 00
" Windsor "	11,435 08	10,983 15
Total par and ledger values	$ 217,324 26	$ 214,122 47

Carried out at ledger value		$ 214,122 47
Cash at head office		75 00
Cash in banks, viz.:—		
Imperial Bank	$ 1,251 97	
Union Bank	1,228 99	
		2,480 96
Agents' ledger balances		8,087 59
All other ledger assets		343 75
Total ledger assets		$ 225,109 77

*In deposit with the Receiver General.

SOVEREIGN LIFE—*Continued.*

OTHER ASSETS.

Interest accrued	$	2,069 18
Office furniture		2,050 95
Net amount of outstanding and deferred premiums on new business, $7,804.18; on renewals, $8,616.14		16,420 32
Total assets	$	245,650 22

LIABILITIES.

Amount computed to cover the net present value of all policies in force	$	77,929 00
Deduct value of policies reinsured in other companies		603 00
*Net reinsurance reserve	$	77,326 00
Total liabilities	$	77,326 00
Surplus on policy-holders' account	$	168,324 22
Capital stock paid up	$	163,608 02

INCOME DURING THE YEAR.

Cash received for premiums	$	62,040 65
Deduct premiums paid to other companies for reinsurance		891 00
Net premium income (on new business, $33,998.96; on renewal, $27,150.69)	$	61,149 65
Amount received for interest		5,817 01
Premium on capital stock		41,486 46
Total	$	108,453 12
Received for calls on capital		82,269 76
Total income	$	190,722 88

EXPENDITURE DURING THE YEAR.

Cash paid for death losses	$	6,980 19
Cash paid for commissions, salaries and other expenses of officials		31,675 50
" taxes, licenses fees or fines		1,141 72
All other expenditure, viz:—Rent, $1,822.74; exchange, $82.94; postage, telegrams, &c., $341.89; travelling expenses, $1,143.58; stationery and printing, $833.91; sundry expenses, $677.77; law costs, $526.92; medical fees, $1,547; policy loans, $25; loan valuation, $10; organization expenses, $13,191.49; office furniture, $643.10; advertising, $1,652.27		22,498 61
Total expenditure	$	62,296 02

* Reserve based upon the British Offices O^{M}. Table of Mortality with 3 per cent interest for profit policies, and 3½ per cent for non-profit policies.

Reserve according to the Government standard (Institute of Actuaries H^{M}. Table with 3½ per cent interest) is $75,397.

SOVEREIGN LIFE—*Concluded.*

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at at December 31, 1903	$	96,682 91
Amount of cash income as above		190,722 88
Total	$	287,405 79
Amount of expenditure as above		62,296 02
Balance—net ledger assets as at December 31, 1904	$	225,109 77

MISCELLANEOUS.

Number of new policies reported during the year as taken	338		
Amount of said policies		$	633,823 00
Amount of said policies reinsured in other licensed companies in Canada			25,000 00
Number of policies become claims during the year	3		
Amount of said claims			7,000 00
Number of policies in force at December 31, 1904	586		
Amount of said policies	$ 1,282,623 00		
Amount of said policies reinsured in other licensed companies in Canada	25,000 00		
Net amount in force at December 31, 1904			1,257,623 00

EXHIBIT OF POLICIES.

	No.	Amount.	No.	Amount.
Policies in force at December 31, 1903 :—				
Whole life policies	186	$ 551,800 00		
Endowment assurances	94	177,500 00		
Term and all other policies	5	8,000 00		
			285	$ 737,300 00
New policies issued :—				
Whole life policies	250	$ 524,895 00		
Endowment assurances	107	150,700 00		
Term and all other policies	2	5,228 00		
			359	680,823 00
Old policies changed and increased			2	6,000 00
Total			646	$ 1,424,123 00
Deduct policies terminated			60	141,500 00
Net amount in force at December 31, 1904 :—				
Whole life policies	399	$ 980,695 00		
Endowment assurances	181	289,700 00		
Term and all other policies	6	12,228 00		
			586	$ 1,282,623 00

DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.		Amount.
Terminated by death	3	$	7,000 00
" lapse	17		44,000 00
" change and decrease	2		7,000 00
" not being taken	38		83,500 00
Total terminated	60	$	141,500 00

THE STANDARD LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING NOVEMBER 15, 1904.

Manager—LEONARD W. DICKSON. | Secretary—GEORGE OLIVER.

Principal Office—Edinburgh.

Manager in Canada—D. M. McGOUN. | Head Office in Canada—Montreal

(Established, 1825. Incorporated, June, 6, 1822. Commenced business in Canada, 1847.

CAPITAL.

Amount of capital authorized and subscribed for, £500,000 sterling..	$	2,433,333 33
" paid up in cash		584,000 00

ASSETS IN CANADA.

Value of real estate in Canada held by the company	$	340,973 41
Amount secured by way of loans on real estate in Canada, by bonds or mortgage, first liens		3,552,877 54
(Amount of loans as above on which interest has not been paid within one year previous to statement, $5,000.)		
Amount of loans in Canada secured by stocks or other marketable collaterals		583,600 00

	Par value.	Amount loaned
Niagara Falls Park & River Ry. Co	$ 400,000 00	$ 291,600 00
Village of Gatineau Point bond	2,000 00	2,000 00
Montreal Light, Heat and Power Co. bonds	115,000 00	100,000 00
International Ry. Co. of New Brunswick bonds	100,000 00	90,000 00
Chateauguay & Northern Railway Co. bonds	137,000 00	100,000 00
	$ 754,000 00	$ 583,600 00

Amount of loans made to Canadian policy-holders on the company's policies assigned as collateral		647,249 61

Bonds in deposit with Receiver General :—

	Par value.		Par value.
Montreal Protestant School bonds	$ 20,000 00	City of Stratford bonds	$ 100,000 00
" Harbour bonds	59,000 00	Town of Lachine bonds	20,000 00
" R.C. School bonds	86,000 00	Village of Norwich bonds	3,000 00
Town of Owen Sound "	105,996 22	Township of North Crosby bonds	1,500 00
" Listowel "	35,000 00	" Thorah "	4,000 00
City of Hamilton "	20,000 00	Town of Cornwall	2,980 00
" Toronto "	102,200 00	City of London	225,000 00

STANDARD LIFE—*Continued.*

ASSETS—*Continued.*

Bonds in deposit with the Receiver General—*Concluded.*

	Par value.
Town of Collingwood bonds	$ 96,000 00
" Walkerton "	14,810 99
" Orangeville "	11,300 00
" Winsor, Ont. "	37,640 00
Township of Artemesia "	3,500 00
City of Guelph "	20,000 00
" Belleville "	83,000 00
" Halifax "	25,000 00
" " School "	33,500 00
" Moncton "	34,500 00
" St. John "	63,900 00
" Ottawa "	203,530 00
Town of New Glasgow "	48,000 00
" Oakville "	15,000 00
" Dundas "	3,500 00
" Parkdale "	56,693 38
" Seaforth "	3,000 00
City of Charlottetown "	10,000 00
Town of Galt "	12,000 00
" Smith's Falls "	145,150 15
" Woodstock "	19,000 00
" Mount Forest "	24,000 00
Village of Morrisburg "	11,381 24
Province of Quebec "	9,000 00
Village of St. Louis du Mile End bonds	175,000 00
Town of Côte St. Antoine bonds	200,000 00
" Beauharnois "	40,000 00
" St. Henry "	183,000 00
City of Henri bonds	92,000 00
" School Municipality bonds	100,000 00
" " Commissioners "	130,000 00
County of Pontiac bonds	114,650 00
Town of St. Cunégonde bonds	150,000 00
" Maisonneuve "	45,000 00
City of Toronto R. C School bonds	23,000 00
Town of Longueuil bonds	90,000 00
City of Winnipeg "	101,742 00
Town of Fraserville "	55,000 00
Municipality of Neebing bonds	10,000 00
Town of Amherst, N.S. "	75,000 00
" Fort William "	11,000 00
" Stellarton "	10,000 00
Village of Lucknow "	10,000 00
Township of Ameliasburg "	15,000 00
Village of Côte St. Louis "	100,000 00
" Penetanguishene "	5,000 00
Town of Amherstburg "	12,124 77
" Napanee "	4,167 00
Township of Colchester South bonds	4,653 40
Village of Kingsville bonds	2,326 70
Town of Dresden "	4,713 24
" Newmarket "	5,916 97
Village of Midland "	1,737 10
Town of Picton "	19,317 57
Village of Glencoe "	2,561 07
City of Sherbrooke "	100,000 00
Town of Wolfville "	15,000 00
" Chatham, Ont. "	37,691 48
" Goderich "	5,000 00
" Wiarton "	12,000 00
" Barrie "	3,400 00
" Almonte bonds "	11,000 00
" Milton "	9,315 00
Town of Sarnia bonds	$ 1,280 00
Township of Sombra bonds	1,120 00
County of Leeds and Grenville bonds	25,000 00
Village of East Toronto bonds	15,000 00
" Lakefield "	10,000 00
City of Victoria, B.C. "	20,000 00
Town of Wingham "	11,000 00
" Brockville "	62,704 01
" Niagara Falls "	52,328 60
" Niagara "	21,103 57
" Tilsonburg "	23,378 29
" Dartmouth "	10,000 00
" Terrebonne "	12,000 00
" Salaberry of Valleyfield bonds	215,000 00
" Joliette bonds	35,000 00
Village of Verdun "	70,000 00
" Côte St. Paul bonds	25,000 00
Town of St. Paul "	25,000 00
Township of Ascot "	20,000 00
" Farnham West "	10,000 00
Municipality St. Grégoire de Thaumaturge bonds	25,000 00
Town of Côte St. Antoine School bonds	66,389 12
Province of Quebec annuities	412,862 24
Town of Peterborough bonds	50,000 00
" Chatham, N.B. bonds	17,000 00
" Magog bonds	18,000 00
" Arnprior "	69,321 33
Township of Winchester bonds	45,854 44
" Pakenham "	14,770 59
Province of Manitoba "	67,000 00
Village of Hanover "	9,312 40
Town of Springhill "	5,000 00
Municipality of Inverness "	67,000 00
Town of St. Lambert "	83,723 60
" Montreal West "	30,000 00
" Waterloo, P Q. "	6,000 00
" St. Lambert School Commissioners' bonds	10,996 78
Village of Huntingdon bonds	42,945 77
City of Fredericton School bonds	5,000 00
Parish of Jerome "	54,725 15
Town of Orillia "	3,000 00
" St. Jerome "	10,324 69
" Leamington "	13,867 25
Village of St. Thérèse de Blainville bonds	7,000 00
Town of Lindsay bonds	3,000 00
Municipality of Lunenburg bonds	10,000 00
Town of Bowmanville "	46,318 37
" Cookshire "	22,136 73
" Kincardine "	31,943 11
City of St. Hyacinthe "	138,509 02
" School Commissioners' bonds	36,761 78
County of Cape Breton bonds	28,000 00
Town of Parry Sound "	20,755 05
" Essex "	19,434 84
" Alliston "	7,540 00
" Windsor, N.S. "	9,000 00
Total	$5,927,805 01

STANDARD LIFE—*Continued.*

ASSETS—*Continued.*

Bonds held by Messrs. James Gillespie and W. M. Ramsay as trustees on behalf of the Receiver General of Canada:—

	Par value.		Par value.
Town of Sarnia	$ 15,103 95	Municipality of Weedon	$ 20,121 94
" Collingwood	10,426 24	Town of Sorel	18,000 00
" Orillia	16,693 93	" Liverpool, N.S.	35,500 00
" St. Mary's	7,363 98	City of Halifax Consolidated Fund	4,000 00
" Whitby	10,167 76	Province of New Brunswick	51,000 00
" Smiths Falls	9,807 05	Town of Wallaceburg	25,722 06
Village of Campbellford	4,457 80	" Cobcurg	18,000 00
" London West	7,984 23	Municipality of Cumberland	15,000 00
Town of Whitby	8,845 70	Town of Sault Ste. Marie	10,000 00
" Newmarket	16,942 32	City of Stratford schools	7,000 00
" Lindsay	7,786 22	Town of Toronto Junction	92,400 00
" Amherstburg	28,094 98	" Farnham	18,500 00
" Walkerton	6,369 26	School Municipality of St. Edwards	25,000 00
" Clinton	4,000 00	Municipality of Gloucester	12,000 00
Montreal Harbour bonds	7,000 00	City of Kingston, Ont	12,200 00
Town of Sandwich	10,575 03	Township of Keppel	3,000 00
Montreal Protestant Schools	4,000 00	Town of Port Hope	61,249 52
" Roman Catholic Schools	3,000 00	Montreal Street Railway Company	70,300 00
Town of Kincardine	5,587 96	Montreal Gas Company	250,146 67
" Ridgetown	10,377 14		
" Richmond	14,726 19	Total par value	$1,001,897 63
" St. Jerome	9,996 53		
" St. Jerome School	33,451 17		

* Municipal debentures in the hands of the company, viz.:—

	Par value.		Par value.
Towns—		Towns—*Con.*	
Almonte	$ 900 00	Prescott	$ 2,693 37
Amherstburg	3,978 63	Paris	10,000 00
Aylmer	7,520 65	Perth	30,000 00
Barrie	4,131 41	Pictou	18,000 00
Bedford	11,500 00	Richmond	6,602 68
Berthier	12,132 09	Ridgetown	323 61
Blenheim	2,632 53	Sandwich	2,097 60
Chicoutimi	35,814 74	Sarnia	39,008 22
Cobourg	23,600 00	Somerville	9,588 41
Collingwood	5,818 81	Simcoe	3,007 17
Cookshire	7,205 39	Smith's Falls	6,982 33
Cornwall	5,775 46	St. Anne de Bellevue	6,000 00
Drummondville	23,661 69	St. Jerome	188 87
Farnham	11,000 00	St. Mary's	2,478 49
Goderich	20,079 77	St. Lambert	51,413 49
Gravenhurst	3,682 31	Thorold	1,615 79
Kincardine	495 03	Tilbury Centre	1,000 00
Lachute	10,400 00	Trenton	11,767 34
Leamington	18,750 66	Uxbridge	6,000 00
Lethbridge	3,500 00	Victoriaville	7,427 27
Lindsay	22,797 02	Valleyfield	8,205 69
Meaford	14,903 89	Walkerton	1,454 55
Milton	1,862 99	Walkerville	1,901 28
Napanee	6,264 75	Whitby	482 18
New Glasgow	3,000 00	Wingham	4,282 26
Newmarket	2,800 39		
Oakville	9,428 64		$ 642,497 97
Outremont	50,000 00		
Orillia	39,809 39	Villages—	
Oshawa	6,931 00	Beamsville	$ 384 00
Owen Sound	15,129 53	Bobcaygeon	3,000 00
Parry Sound	13,416 35	Campbellford	1,642 54
Pembroke	6,309 25	Casselman	2,000 00
Picton	1,017 50	Chambly Basin	8,753 26
Port Elgin	2,766 00	" Canton	13,071 40
Port Hope	961 50	Chesley	1,803 00

* In addition to these there are $2,573,510 invested in foreign securities, and $25,000 Province of Quebec bonds held by the Government of Newfoundland.

STANDARD LIFE—*Continued.*

ASSETS—*Continued.*

Debentures in the hands of the company, viz. :—*Concluded.*

	Par value.
Villages—*Con.*	
Dunnville	$ 1,510 00
Embro	1,996 26
Essex Centre	2,410 00
Georgetown	1,400 00
Glencoe	988 22
Hintonburg	4,000 00
Huntsville	4,408 57
Iroquois	5,217 15
Kemptville	7,683 84
Lac Weedon	5,111 15
London West	5,527 78
Madoc	2,289 59
Midland	1,860 50
Morrisburg	3,967 42
Megantic	1,803 72
Point Fortune	1,950 00
Port Dover	3,637 71
Preston	3,126 00
Richmond	1,215 63
Rigaud	4,651 69
Roberval	1,228 23
Southampton	15,418 03
Stanstead Plains	9,793 89
St. Jean Baptiste de l'Isle Verte	1,929 11
Vaudreuil	6,664 00
Wallaceburg	2,222 92
Waterford	5,124 67
Weedon Centre	2,788 86
Wiarton	2,000 00
Winchester	4,499 46
Windsor Mills	8,351 30
	$ 155,429 90
Townships—	
Aldborough	$ 7,200 00
Amabel	969 79
Belmont and Methuen	1,084 78
Brock	989 19
Colcester North	1,856 00
Dover	2,726 20
Dundee	8,612 70
East Farnham	2,517 00
East Luther	447 51
Hawkesbury	2,061 65
Marmora Lake	1,436 91
Matilda	3,122 74
Oakland	2,400 00
Oxford	1,736 00
Orillia	1,044 00
Orford	5,576 66
Potton	3,000 00
Raleigh	1,061 21
Roxton	2,500 00
Russell	245 21
Somerville	2,000 00
Tilbury West	1,400 67
Winchester	1,882 89
Zone	142 20
	$ 56,013 31
School Commissioners—	
Beauharnois	$ 7,574 74
Chicoutimi	3,084 50
Kingston Roman Catholic	15,600 00
Lachute	7,777 60
Municipality of St. Gregoire de Thaumaturge	3,000 00
School Commissioners—*Con.*	
St. Jerome	$ 274 57
Township of Proton Schools	248 50
	$ 37,559 91
Cities—	
Chatham	$ 23,561 94
Fredericton	12,163 00
Guelph	41,159 00
Halifax	59,000 00
Hamilton	5,000 00
Kingston	20,000 00
Montreal	28,500 00
Ottawa	4,073 24
Sorel	6,000 00
Stratford	34,500 00
St. Hyacinthe	7,000 00
St. Thomas	2,423 14
Toronto	548 25
Vancouver	50,000 00
Windsor	23,790 55
	$ 317,719 12
Counties—	
Cape Breton	$ 15,000 00
Railways—	
Canada Atlantic	$ 60,000 00
Canada Central Railway Co.	1,946 67
Central Vermont	100,000 00
Grand Trunk Railway, Owen Sound Branch	24,000 00
Halifax Electric Tramway Co.	34,000 00
London Street Railway Co.	29,000 00
St. John Railway Co.	11,500 00
St. Louis and San Francisco Railway Co.	25,000 00
Toronto Railway Co.	45,746 67
Winnipeg Electric Street Railway Co.	100,000 00
	$ 431,193 34
Municipalities—	
Guysboro'	600 00
Weedon	322 71
St. Gregoire de Thaumaturge	7,564 21
	$ 8,486 92
Miscellaneous—	
Dure & Company	$ 50,000 00
Eastern Eqipment Co.	25,000 00
Grand Crossing Tack Co.	9,000 00
Laurentian Pulp Co.	50,000 00
Minneapolis General Electric Co.	25,000 00
Montreal Harbour	1,000 00
" Light, Heat and Power Co.	50,000 00
National Railroad Co. of Mexico	50,000 00
New York Coal Company	20,000 00
Province of New Brunswick	3,000 00
" Quebec	31,993 33
Sault Ste. Marie Bridge Co.	44,000 00
Seattle Electric Co	25,000 00
Studebaker Bros. Manufacturing Co.	50,000 00
Toronto Electric Light Co.	25,000 00
West India Electric Co.	25,000 00
Victoria Rolling Stock	103,000 00
	$ 586,993 33

STANDARD LIFE—*Continued.*

ASSETS—*Concluded.*

Synopsis—		
Bonds in deposit with Receiver General	$ 5,927,805 01	
" deposit with Trustees	1,001,897 63	
" hands of company, viz.:—		
Towns	642,497 97	
Townships	56,013 31	
Cities	317,719 12	
Counties	15,000 00	
Villages	155,429 90	
School Commissioners	37,559 91	
Railways	431,193 34	
Municipalities	8,486 92	
Miscellaneous	586,993 33	
Carried out at par value		$ 9,180,596 44
Cash at head office		1,315 73
Cash in Bank of Montreal		103,672 98
Interest due (including $7,965.47 interest on policy loans)		11,036 53
Rents due		282 36
Gross premiums due and uncollected on Canadian policies in force	$ 144,380 01	
Deduct cost of collection	7,662 27	
Net amount of outstanding premiums		136,717 74
Other assets		1,795 64
Total assets in Canada		$ 14,560,117 98

LIABILITIES IN CANADA.

Under Policies issued previous to March 31, 1878.

*Amount computed to cover the net reserve on all outstanding policies in Canada	$ 1,068,321 00	
Amount of death claims in Canada adjusted but not due	29,959 57	
Total net liabilities to said policy-holders in Canada		$ 1,098,280 57

LIABILITIES IN CANADA.

Under Policies issued subsequent to March 31, 1878.

*Amount computed to cover net reserve on all outstanding policies in Canada	$ 6,419,801 00	
Reserve for life annuities	111,994 00	
Total	$ 6,531,795 00	
Deduct reserve on policies reinsured in other licensed companies in Canada	48,989 00	
Net reinsurance reserve		$ 6,482,806 00
Claims for death losses due and unpaid		47,209 75
Claims for matured endowments due and unpaid		47,047 00
Total net liabilities to said policy-holders in Canada		$ 6,577,062 75
Total net liabilities to all policy-holders in Canada		$ 7,675,343 32

*Estimate based on the Registrar General's English Life Table No. 1 (Males) at 3½ per cent interest.

STANDARD LIFE—*Continued.*

INCOME IN CANADA.

Cash received for premiums	$ 791,060 33	
Cash received for annuities	4,379 60	
Total	$ 795,439 93	
Deduct amount paid for reinsurance	10,703 59	
Net premium income		$ 784,736 34
Cash received for interest and dividends		720,107 31
Net cash received for rents		8,673 13
All other income		506 67
Total income in Canada		$ 1,514,023 45

EXPENDITURE IN CANADA.

Payments on matured instalment policies		$ 450 00
Total amount paid for death losses in Canada		304,536 28
Cash paid for matured endowments	$ 194,803 63	
Deduct amount received from other companies for reinsured endowment claims	15,372 50	
Total net amount paid for matured endowments in Canada		179,431 13
Total net amount paid on account of claims in Canada		$ 484,417 41
Amount paid to annuitants		9,380 58
Amount paid for surrendered policies		54,854 72
Cash dividends paid Canadian policy-holders		35,669 67
Total net amount paid to policy-holders in Canada		$ 584,322 38
Cash paid for commissions, salaries and other expenses of officials in Canada		114,629 32
Taxes, licenses, fees or fines		7,593 14
All other expenditure in Canada:—Medical fees, $4,424.16; law expenses, $2,563.38; travelling expenses, $8,730.14; advertising, $1,797.22; stationery and books, $2,232.09; postage and telegrams, $1,982.02: newspapers, &c., $67.25; exchange, $1,300.39; rents, $4,519.10; subscriptions, $35; delivering circulars, $531.70; charges on investments, $225.79; insurance, $154.20; furniture and repairs, $64.77; light, 33,83; cleaning, $70.05; sundries, $281.94		29,013 03
Total expenditure in Canada		$ 735,557 87

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	872	
Amount of said policies		$ 1,693,094 00
Number of policies become claims in Canada during the year	238	
Amount of said claims (including bonus additions)		615,266 76
Amount of said claims reinsured in other licensed companies in Canada		15,372 50
Number of policies in force in Canada at date	10,988	
Amount of said policies	$ 20,965,711 90	
Bonus additions thereon	1,180,048 29	
Total	$ 22,145,760 19	
Amount of said policies reinsured in other licensed companies in Canada, including $450 bonus additions	184,450 00	
Net amount of policies in force in Canada at November 15, 1904		21,961,310 19

STANDARD LIFE—*Continued.*

EXHIBIT OF POLICIES.

	No.	Amount.	No.	Amount.
In force November 15, 1903 :—				
Whole life	5,635	$ 11,447,501		
Endowments	4,900	8,122,949		
Term and all other	152	760,500		
Bonus additions		1,255,371		
			10,687	$ 21,586,321
New policies issued :—				
Whole life	306	$ 743,800		
Endowments	580	823,750		
Term and all other	77	296,726		
Bonus additions		19,950		
			963	1,884,226
Old policies revived			87	218,108
Total			11,737	$ 23,688,655
Deduct policies terminated			749	1,542,895
In force November 15, 1904 :				
Whole life	5,655	$ 11,651,475		
Endowments	5,125	8,348,469		
Term and all other	208	965,768		
Bonus additions		1,180,048		
			10,988	$ 22,145,760

DETAIL OF TERMINATIONS.

	No.	Amount.
Terminated by death	152	$ 365,969 25
" maturity	86	249,297 51
" expiry	3	2,000 00
" surrender	104	258,245 01
" lapse	334	524,478 57
" change and decrease		32,244 62
Policies not taken	70	110,660 00
Total	749	$ 1,542,894 96

Details of Policies issued prior to March 31, 1878, and bonus additions thereon.

	No.	Amount.
Policies in force at beginning of year in Canada (including $406,669.45 bonus additions)	806	$ 1,835,294 74
Interim bonus added during the year		3,316 30
Policies revived (including $3,411,51 bonus additions)	11	28,401 83
Policies terminated (including bonus additions, $40,931.17)	52	154,972 99
Policies in force at date of statement (including $372,466.09 bonus additions)	765	1,712,039 88

STANDARD LIFE—*Continued.*

General Business Statement for the Year ending November 15 1904.

Revenue Account.

	£	s.	d.		£	s.	d.
Amount of funds at the beginning of the year, Nov. 16, 1903	10,822,622	18	5	Claims by death under life policies, including bonus additions (after deduction of sums re-assured)	725,515	14	6
Premiums (after deduction of re-assurance premiums)	972,810	8	5	Claims under endowments and endowment assurances matured	109,166	13	8
Consideration for annuities granted	138,239	19	5		£ 834,682	8	2
Interest and dividends	458,423	19	7	Surrenders	78,223	3	10
Fines and fees	674	19	9	Annuities	109,671	18	3
				Commission	60,314	11	0
				Expenses of management	145,994	19	11
				Dividend and bonus to shareholders	20,000	0	0
				Income tax	10,115	17	8
				Amount of funds at the end of the year, November 15, 1904, as per balance sheet	11,133,769	6	9
	£ 12,392,772	5	7		£ 12,392,772	5	7

STANDARD LIFE—*Concluded*

Balance Sheet.

LIABILITIES.	£	s.	d.
Shareholders' capital paid up	120,000	0	0
Assurance and annuity fund	10,925,280	6	1
Reserve fund	80,000	0	0
Balance carried forward	8,489	0	8
Total funds, as per revenue account	£ 11,133,769	6	9
Claims under policies admitted but not paid*	153,623	5	11
Dividends to proprietors (due at and prior to November 15, 1904) outstanding*	8,954	6	0
Annuities outstanding*	4,340	9	5
Staff deposit fund	13,059	10	11
Sums deposited with the company	7,128	3	9
	£ 11,320,875	2	9

ASSETS.	£	s.	d.
Mortgages on property within the United Kingdom	2,248,725	11	6
" " out of the United Kingdom	2,181,167	3	5
Loans on the company's policies, within their surrender value	610,844	14	7
Loans upon personal security, with policies of assurance, repayable by instalments	51,839	0	11
Loans on debentures, shares, &c., with collateral security	147,084	7	2
Loans on foreign municipal securities	60,480	11	1
Loans on Indian and colonial securities	119,917	16	2
Loans on Indian government securities	9,866	13	4
Investments—			
British government securities	204,140	14	3
Indian and colonial government securities	147,510	8	4
Foreign government securities	133,222	16	2
Indian and colonial municipal bonds	2,095,987	4	0
Railway and other debentures and debenture stock	1,551,076	14	0
Railway shares (preference and ordinary)	118,490	13	7
Bank deposits for fixed periods	57,436	8	10
House property—Freehold £851,122 13 5			
" Leasehold 9,955 0 8			
	861,077	14	1
Stocks of Scottish chartered banks	13,370	18	4
Company's shares	11,962	8	3
Ground rents and feu-duties	165,163	14	6
Life rents and reversions purchased	87,217	13	8
Agents' balances	143,640	13	1
Outstanding premiums	169,849	2	1
Interest accrued, but not due	99,714	19	9
Interest due, but not paid	10,002	6	10
Cash in hand and with bankers, less sum placed with company at short notice	20,996	1	7
Deed and receipt stamps in hand	88	13	3
	£ 11,320,875	2	9

Note:—These items are included in the correspondins items in the Revenue Account.

STAR LIFE ASSURANCE SOCIETY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

Chairman—GEORGE LIDGETT. | Secretary—J. C. HOBSON.

Principal Office—32 Moorgate Street, London, England.

Chief Agent in Canada—ALFRED WILLIAM BRIGGS. | Head Office in Canada—Toronto.

(Established, 1843. Commenced business in Canada, November 6, 1868.)

CAPITAL.

Amount of capital authorized and subscribed for, £100,000 stg	$	486,666 67
Amount paid up in cash, £5,000 stg		24,333 33

ASSETS IN CANADA.

Value of real estate in Canada held by the company		$	133,000 00
Amount secured by way of loans on real estate in Canada, by bond or mortgage, first liens			466,805 04
Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals			8,580 99
Premium obligations on Canadian policies in force			2,722 00
Canada 4 per cent stock in deposit with Receiver General, par value $194,666.67; market value			200,506 67
Preferred stock in Securities Holding Company			1,660 00
Cash in banks, viz.:—			
Bank of Toronto, Toronto	$ 22,317 67		
Ontario Bank, Toronto	2,533 00		
			24,850 67
Agents' ledger balances in Canada			1,176 31
Interest due	$ 4,320 69		
Interest accrued	7,330 75		
Total carried out			11,651 44
Rents accrued			916 17
Gross premiums due and uncollected on Canadian policies in force	$ 1,348 02		
Deduct cost of collection at 5 per cent	67 40		
Net outstanding and deferred premiums			1,280 62
Total assets in Canada		$	853,149 91

STAR LIFE—*Continued.*

LIABILITIES IN CANADA.

Amount estimated to cover the net present value of all policies in force.	$ 140,548	
Reserve for reversionary additions and premium reductions	33,423	
*Net reserve on all outstanding risks in Canada		$ 173,971 00
Claims for death losses unadjusted but not resisted		6,134 47
Total liabilities in Canada		$ 180,105 47

INCOME IN CANADA.

Cash received for premiums	$ 15,167 52
Premium obligations taken in part payment of premiums	313 58
Total net premium income	$ 15,481 10
Amount received for interest or dividends on stock (paid direct to head office)	10,974 79
Received for interest on loans	22,450 02
Net amount received for rents	7,100 00
Total income in Canada	$ 56,005 91

EXPENDITURE IN CANADA.

Cash paid for death losses in Canada	$ 14,391 28	
Premium obligations used in payment of same	2,212 93	
Total amount paid for death claims		$ 16,604 21
Cash paid for matured endowments in Canada	$ 344 19	
Premium obligations used in payment of same	154 64	
Total amount paid for matured endowments		498 83
Amount paid to annuitants		14 51
Cash paid for surrendered policies		377 36
Total net amount paid to policy-holders in Canada		$ 17,494 91
Cash paid for commissions, salaries and other expenses of officials		1,528 99
Cash paid for licenses, taxes, fees or fines		1,827 38
Total expenditure in Canada		$ 20,851 28

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year	$ 4,122 85	
Premium obligations received during the year	313 58	
Total		$ 4,436 43
Deductions during the year, viz. :—		
Used in payment of claims	$ 129 57	
Voided by lapse	124 43	
Total deductions		254 00
Balance, note assets at end of year		$ 4,182 43

* Based on the Institute of Actuaries' Hm. Table with 4½ p.c. interest for policies issued on or before December 31, 1899, and with 3½ p.c. for policies issued since that date; calculated by the Department.

STAR LIFE—*Continued.*

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	5	
Amount of said policies		$ 6,500 00
Number of policies become claims in Canada during the year	7	
Amount of said claims		24,383 46
Number of policies in force in Canada at date (excluding annuities)	236	
Amount of said policies	$ 386,585 19	
Bonus additions thereon	49,545 14	
Total net amount in force at December 31, 1904		436,130 33

EXHIBIT OF POLICIES (CANADIAN BUSINESS).

	No.	Amount.	No.	Amount.
In force at beginning of year :—				
Whole life policies	175	$ 321,579 10		
Endowments	79	101,064 07		
Term and all other	4	6,000 00		
Bonus additions		38,845 24		
			258	$ 467,488 41
New policies issued :—				
Whole life	2	$ 2,500 00		
Endowments	3	4,000 00		
			5	6,500 00
Bonus additions during the year				15,957 85
Amounts increased				4,625 35
			263	$ 494,571 61
Deduct terminated			27	58,441 28
In force at end of year :—				
Whole life	160	$ 291,764 46		
Endowments	75	93,820 73		
Term and all other	1	1,000 00		
Bonus additions		49,545 14		
			236	$ 436,130 33

DETAILS OF TERMINATIONS.

	No.	Amount.
Terminated by death (including bonus additions, $5,160.13)	6	$ 23,896 80
" maturity	1	486 66
" expiry	1	3,000 00
" lapse	14	21,500 00
" surrender (including bonus additions, $97.82)	4	5,084 49
" reduction		3,500 00
" transfer	1	973 33
Total	27	$ 58,441 28

STAR LIFE—*Concluded.*

General Business Statement for the Year ending December 31, 1904.

REVENUE ACCOUNT.

	£ s. d.		£ s. d.
Amount of funds at the beginning of the year	5,911,018 8 1	Claims under policies £309,757 6 7	
Premiums £ 589,021 12 9		Less reassurances 8,787 9 7	
Less reassurance premiums 21,383 13 8		£300,969 17 0	
	567,637 19 1	Endowments matu'd 68,781 13 0	
Consideration for annuities granted	12,368 15 0		369,751 10 0
Interest and dividends	215,651 8 5	Surrenders	44,126 12 4
Fees	290 18 6	Surrenders of bonus	45,740 19 1
		Annuities	17,075 2 10
		Commission	49,990 6 6
		Expenses of management £31,955 14 10	
		Medical fees 3,479 5 3	
			35,435 0 1
		Income tax	12,842 8 0
		Dividends and bonus to shareholders	26,983 6 8
		Bonus abatement of premiums	2,807 19 4
		Amount of funds at end of the year as per balance sheet	6,102,214 4 3
	£6,706,967 9 1		£6,706,967 9 1

BALANCE SHEET.

Liabilities.	£ s. d.	£ s. d.	*Assets.*	£ s. d.
Shareholders' capital paid up	5,000 0 0		Mortgages on property within the United Kingdom	489,659 1 1
Assurance and annuity fund	5,897,214 4 3		Mortgages on property out of the United Kingdom	301,169 4 3
Investment fluctuation fund	200,000 0 0		Loans on the Society's policies (within their surrender value)	419,635 3 3
Total funds as per revenue account		6,102,214 4 3	Investments—	
Claims admitted and announced, but not paid		37,021 1 4	British Government securities	103,045 3 4
Unclaimed dividends		283 19 7	Indian and colonial government securities	1,203,554 0 4
			Foreign government securities	108,625 2 10
			Foreign and colonial municipality securities	111,111 7 5
			British railway ordinary stock	86,045 12 4
			British railway guaranteed stock	24,950 1 0
			British railway and other debenture stock	71,746 18 7
			British railway preferenee and preferred stock	1,586,745 6 9
			Foreign and colonial railways first mortgage bonds	10,609 4 0
			Freehold and leasehold premises	388,643 8 4
			Ground rents	137,862 14 10
			Purchase of life interests and reversions	104,676 6 1
			Loans—	
			To trustees of Wesleyan Methodist chapels	226,795 13 2
			On life interests and reversions	136,461 0 0
			On statutory rates	339,661 14 8
			Agents' balances	133,612 16 3
			Outstanding premiums (head office)	12,114 6 10
			Premiums on credit	42,063 5 11
			Outstanding interest	6,953 6 2
			Accrued interest (to December 31, 1904)	81,208 10 8
			Bankers' balances—	
			On deposit account	9,200 0 0
			On current account	3,369 17 1
	£6,139,519 5 2			£6,139,519 5 2

THE STATE LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—ANDREW M. SWEENEY. | Secretary—WILBUR S. WYNN.

Principal Office—Indianapolis, Ind., U.S.

Chief Agent in Canada—
O. L. VAN LANINGHAM. | Head Office in Canada—Toronto.

(Incorporated, September 5, 1894. Commenced business in Canada, March, 1904.)

No Capital Stock.

ASSETS IN CANADA.

United States bonds in deposit with Receiver General, par value, $50,000 ; market value	$	56,395 00
Cash in bank in Canada		2,000 00
Agents ledger balances in Canada		241 34
Net outstanding and deferred premiums		11,748 75
	$	70,385 09

LIABILITIES IN CANADA.

*Net reinsurance reserve	$	45,667 50
Total liabilities in Canada	$	45,667 50

INCOME IN CANADA.

Cash received for premiums	$	56,184 41
Total income in Canada	$	56,184 41

EXPENDITURE IN CANADA

Cash dividends applied in payment of premiums in Canada	$	32 24
Cash paid for commissions, salaries and other expenses of officials in Canada		29,785 48
Cash paid for taxes, licenses fees or fines in Canada		440 00
Total expenditure in Canada	$	30,257 72

*Based on American Experience, Table, 3 per cent.

STATE LIFE—*Continued.*

MISCELLANEOUS.

Number of policies taken during the year in Canada	301	
Amount of said policies		$ 1,946,000 00
Number of policies in force in Canada at date	301	
Amount of said policies		1,946,000 00

EXHIBIT OF POLICIES.

	No.	Amount.
Policies issued during the year	324	$ 2,106,000
Deduct policies not taken	23	160,000
Policies in force at December 31, 1904	301	$ 1,946,000

General Business Statement for the Year ending December 31, 1904.

INCOME.

Total premium income	$ 2,046,907 77
Received for interest	110,354 64
Received for rents	86,747 97
Rebate on Internal Revenue	22 40
Total income	$ 2,244,032 78

DISBURSEMENTS.

Net amount paid for losses and matured endowments	$ 300,902 69
Premium notes and contingent credits voided by lapse	33,178 18
Surrender values paid in cash	86,017 24
Surrender values applied to pay new premiums	2,394 43
Surrender values applied to purchase paid up insurance and annuities	8,898 50
Dividends paid policy-holders in cash	1,412 94
Dividends applied to pay renewal premiums	50,040 48
Dividends applied to purchase paid up additions, annuities and exchanges	13,786 69
Commissions and bonuses to agents	544,319 94
Salaries and allowances for agencies	33,092 15
Agency supervision, travelling and all other agency expenses	36,895 38
Medical examiners' fees and inspection of risks	39,169 06
Salaries and other compensation of officers and home office employees	110,646 06
Rent	17,151 67
Advertising, printing and stationery and postage	30,953 39
Legal expenses	21,032 30
Taxes, licenses and Insurance Department fees	37,301 65
All other disbursements	49,052 81
Total disbursements	$ 1,416,245 56

STATE LIFE—*Continued.*

LEDGER ASSETS.

Book value of real estate unincumbered	$	986,498 44
Mortgage loans on real estate, first liens		1,045,258 83
Loans made to policy-holders on the company's policies assigned as collateral		614,864 19
Premium notes on policies in force		41,808 34
Book value of bonds owned		67,007 50
Cash on hand and in banks		69,049 80
Agents' balances		52,532 64
Total ledger assets	$	2,877,019 74

NON-LEDGER ASSETS.

Interest due and accrued		17,946 41
Rents due and accrued		669 34
Market value of real estate over book value		113,501 56
Net amount of uncollected and deferred premiums		209,624 30
Gross assets	$	3,218,761 35
Deduct assets not admitted		58,678 04
Total admitted assets	$	3,160,083 31

LIABILITIES.

*Net reinsurance reserve	$	2,540,511 00
Total policy claims		59,500 00
Premiums paid in advance		5,426 43
Salaries, rents, office expenses, taxes &c. due or accrued		7,774 49
Dividends or other profits due to policy-holders		2,285 71
Unassigned funds (surplus)		544,585 68
Total liabilities	$	3,160,083 31

EXHIBIT OF POLICIES.

Number of new policies written during the year	9,990	
Amount of said policies	$	22,796,408 00
Number of policies terminated during the year	10,767	
Amount of said policies		26,584,241 00
Number of policies outstanding at end of year	22,200	
Amount of said policies		60,148,994 00

*Based on American Experience and Actuaries Combined Experience Tables of mortality with 3 and 4 per cent interest.

THE SUN LIFE ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President and Chief Agent—
ROBERTSON MACAULAY.

Secretary and Actuary—
T. B. MACAULAY, F.I.A.

Head Office—Montreal.

(Incorporated, in 1865, by Act of Province of Canada, 28 Vic., cap. 43. Amended in 1870 by 33 Vic., cap. 58, and in 1871 by 34 Vic., cap. 53, and in 1882 by 45 Vic., cap. 100, and in 1897 by 60–61 Vic., cap. 82. Commenced business in Canada, May, 1871.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
" subscribed for	700,000 00
" paid up in cash	105,000 00

(For List of Shareholders, see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate (no encumbrances) held by the company	$ 1,146,643 91
Amount secured by way of loans on real estate, by bond or mortgage, first liens	2,529,160 09
Amount of loans, as above, on which interest has been overdue one year or more previous to statement	$12,797 38
Amount of loans secured by bonds, stocks or other marketable collaterals, viz	543,250 00

	Par value.	Market value.	Amount loaned.
Detroit United Railway stock	$ 2,500 00	$ 1,962 50	
Twin City Electric Railway stock	2,500 00	2,650 00	
Nova Scotia Steel & Coal Co. stock	17,500 00	11,725 00	
Montreal Light, Heat & Power Co. stock	380,000 00	307,800 00	
Montreal Street Railway stock	22,250 00	48,060 00	
Toronto Street Railway stock	24,900 00	26,145 00	$ 423,000 00
Dominion Iron & Steel Co. bonds	26,000 00	21,320 00	
Mackay Co. preferred stock	40,000 00	29,800 00	
Ogilvie Milling Co. preferred stock	12,500 00	16,375 00	
Bell Telephone Co. stock	7,500 00	12,000 00	
Lake of Woods Milling Co. preferred stock	10,000 00	11,000 00	
Danville, Urbana & Champaign Ry. Co. bonds	130,000 00	120,250 00	120,250 00
Durham Iron Company stock	20,000 00	19,000 00	
	$ 695,650 00	$ 628,087 50	$ 543,250 00

Amount of loans made in cash to policy-holders on the company's policies assigned as collaterals	1,192,054 83
Ground rents	38,640 00
Policy loans under non-forfeiture agreements	284,574 05
Premium obligations on policies in force	1,180 03

SUN LIFE—*Continued.*

ASSETS—*Continued.*

Stocks, bonds and debentures owned by the company, viz. —

Government Bonds.	Par value.	Ledger value.	Market value.
Province of Manitoba	$ 1,000 00	$ 1,053 60	$ 1,040 80
" New Brunswick	10,000 00	10,000 00	10,700 00
" Nova Scotia	3,500 00	3,500 00	3,675 00
" Quebec	1,000 00	1,064 20	1,046 00
State of Virginia	10,000 00	9,831 99	9,875 00
United States of Mexico	28,080 00	23,069 89	27,900 00
Municipal Bonds.			
City of Brandon, Man	42,000 00	42,000 00	42,178 05
" Charlottetown, P.E.I	500 00	542 00	537 50
" Greenwood, B.C	15,000 00	15,18[illegible] 00	13,500 00
" Havana, Cuba	25,000 00	26,345 47	26,375 00
" Kamloops	37,500 00	37,500 00	37,500 00
" Montreal	500 00	480 [illegible]0	480 00
" New Westminster, B.C	259,100 00	259,100 00	259,100 00
" Quebec	36,000 00	36.939 00	38,412 00
" Revelstoke, B.C	15,000 00	15,175 00	15,000 00
" Rossland, B.C	72,000 00	75,484 38	76,379 40
" Shanghai	79,690 00	83,441 55	75,705 50
" Vancouver, B.C	30,000 00	30,000 00	38,850 00
" Vernon, B.C	22,000 00	22,098 13	23,019 30
Town of Chilliwack, B.C	9,500 00	9,500 00	9,500 00
" Maisonneuve, Prot. School Commissioners	4,000 00	4,000 00	4,299 20
" Richmond, Que., R.C. School Commissioners	3,565 53	3,565 53	3,721 80
" St. Jerome, Que	5,000 00	5,000 00	5,714 90
" St. Louis, Protestant School Trustees	5,000 00	5,079 50	5,520 00
" St. Paul, Que	1,000 00	1,015 00	1,000 00
" Sault Ste. Marie, Ont	81,243 62	81,885 32	81,243 62
" Sturgeon Falls, Ont	18,336 50	18,527 25	19,298 75
" Sudbury, Ont	34,558 95	34,558 95	35,815 00
" Thessalon, Ont	2,000 00	2,030 00	2,130 00
" Toronto Junction	59,500 00	59,560 06	50,575 00
Townships of de Salaberry and Grandison, Que	1,830 22	1,917 13	1,937 30
Township of Richmond, B.C	60,000 00	60,000 00	60,000 00
District of Burnaby, B.C	35,000 00	41,406 00	35,000 00
" Dewdney, B.C	17,228 00	17,278 33	12,059 60
" Spallumcheen, B.C	23,043 64	24,653 04	23,043 64
Village of Baie St. Paul	137 07	142 75	137 07
" Blind River, Ont	5,000 00	4,900 00	5,000 00
" Delormier, Que	50,000 00	54,000 00	51,000 00
" Ste. Scholastique, Que	2,568 76	2,568 76	2,811 23
" Ville Marie, Que	4,451 80	4,451 80	4,451 80
Parish of St. Jean Baptiste, School Com. (Montreal)	10,000 00	10,000 00	10,700 00
Corporation Bonds.			
Canton—New Philadelphia Railway Co	25,000 00	24,506 25	25,000 00
Canadian Electric Light Co	52,500 00	52,484 80	52,500 00
Capital Power Co	100,000 00	97,875 00	102,500 00
Chatham Gas Co	17,000 00	16,150 00	17,000 00
Chicago & Milwaukee Electric R. R. Co	250,000 00	240,675 36	250,000 00
Chile, Banco Hipotecario	36,570 00	35,203 14	35,203 14
Chile, Caja de Credito Hipotecario	7,452 00	7,162 49	7,162 49
Chippewa Valley Electric R. R. Co	62,000 00	49,600 00	57,350 00
Cleveland, Painesville & Ashtabula R. R. Co	50,000 00	49,526 85	50,000 00
Columbus, Buckeye Lake & Newark Traction Co	23,000 00	23,000 00	22,540 00
Columbus, London & Springfield Railway Co	157,000 00	137,350 00	117,750 00
Columbus, Grove City & Southwestern Railway Co	11,503 94	9,202 43	8,627 28

SUN LIFE—*Continued.*

ASSETS—*Continued.*

Stocks, bonds and debentures owned by the company—*Continued.*

Corporation Bonds.	Par value.	Ledger value.	Market value.
Cuban Electric Co	$ 30,000 00	$ 30,000 00	$ 21,000 00
Dallas Electric Corporation	100,000 00	95,005 94	98,000 00
Danville, Urbana & Champaign Railway Co., guaranteed	908,000 00	791,554 53	839,900 00
Dayton, Lebanon & Cincinnati R. R. Co	100,000 00	50,000 00	40,000 00
Dayton, Springfield & Urbana Electric Railway Co	169,150 75	130,620 60	126,863 06
Decatur Railway & Light Co., guaranteed	600,000 00	523,999 99	555,000 00
Detroit, Ypsilanti, Ann Arbor & Jackson Railway Co	90,000 00	87,752 50	81,000 00
Electrical Development Company of Ontario, Limited	161,500 00	149,613 20	153,425 00
Evansville Gas & Electric Light Co	30,000 00	29,409 23	30,000 00
Fort Wayne & Wabash Valley Traction Co.	240,000 00	224,440 00	228,000 00
Halifax Electric Tramway Co	1,000 00	1,000 00	1,000 00
Havana Electric Railway Co	27,000 00	22,827 94	22,950 00
Hudson River Water Power Co	160,000 00	156,000 00	160,000 00
Hudson River Electric Co., guaranteed	300,000 00	280,500 00	297,000 00
Illinois Central Traction Co	996,211 39	846,779 66	921,495 53
Indianapolis & Northwestern Traction Co	195,499 96	176,861 15	177,904 96
Jersey Central Traction Co. of N.J	75,000 00	72,750 00	73,125 00
Lake of the Woods Milling Co	18,000 00	19,100 92	19,800 00
Levis County Railway Co	100,000 00	85,000 00	85,000 00
Montreal Terminal Railway Co	579,000 00	537,149 92	550,050 00
New Hampshire Traction Co	209,000 00	189,105 20	156,750 00
New Orleans Railway Co. (subscription)	225,000 00	225,020 79	168,750 00
Newport News & Old Point Railway and Electric Co	80,000 00	79,378 21	74,000 00
Oregon Water Power & Railway Co	110,000 00	109,325 00	115,500 00
Ottawa Electric Co	50,000 00	51,350 00	50,000 00
Quebec Railway, Light and Power Co	115,000 00	111,439 74	112,125 00
Rio de Janeiro Tramway, Light and Power Co	25,000 00	22,500 00	22,500 00
St. John, N.B., Railway Co	1,100 00	1,164 00	1,166 00
St. Louis & Springfield Railway Co	670,645 40	570,058 59	620,346 99
St. Louis & North Eastern Railway Co	94,000 00	79,900 00	86,950 00
Shanghai Land Investment Co	7,215 00	6,847 01	6,683 95
Shawinigan Water & Power Co	411,000 00	349,350 00	411,000 00
Standard Light & Power Co	65,279 17	65,279 17	65,279 17
Toledo & Western Railway Co	50,000 00	45,113 06	42,500 00
Trinidad Electric Co	9,600 00	9,514 52	9,514 52
Urbana, Bellefontaine & Northern Ry. Co., guaranteed	43,000 00	30,836 25	39,775 00
Whatcom County Railway & Light Co	50,000 00	46,250 00	48,750 00
Winnipeg Electric Street Railway Co	1,000 00	1,077 24	1,050 00
Wyandotte & Detroit River Railway Co	100,000 00	102,715 00	103,500 00
Youngstown & Southern Railway Co	160,000 00	148,000 00	152,000 00
Total bonds	$9,270,060 80	$8,436,178 31	$8,641,579 55

Stocks.			
Canton Akron Railway Co., preferred	$ 150,000 00	$ 150,028 43	$ 142,500 00
Dominion Coal Co., preferred	58,000 00	65,373 68	65,540 00
Georgia Railway & Electric Co., preferred	200,000 00	180,192 50	175,000 00
Havana Electric Railway Co., preferred	132,000 00	73,050 00	52,800 00
Illinois Traction Co., preferred	1,315,820 00	826,933 57	950,171 40
Lake of the Woods Milling Co., preferred	2,000 00	2,215 00	2,200 00
Laurentide Paper Co., preferred	160,000 00	156,000 00	161,600 00
Michigan State Telephone Co., preferred	118,800 00	109,265 35	92,070 00
Savannah Electric Co., preferred	26,000 00	24,517 95	23,660 00
Seattle Electric Co., preferred	94,600 00	97,925 37	89,397 00
West Chicago Street R. R. Co., guaranteed	125,000 00	134,794 35	81,250 00
Whatcom County Railway & Light Co., preferred	20,000 00	15,000 00	16,000 00
Chicago & Milwaukee Electric R. R. Co	137,500 00	15,000 00	68,750 00

SUN LIFE—*Continued.*

ASSETS—*Continued.*

Stocks, bonds and debentures owned by the company—*Concluded.*

Stocks.	Par value.	Ledger value.	Market value.
Eau Claire Light & Power Co	$ 42,600 00	$ 17,040 00	$ 38,340 00
Georgia Railway & Electric Co.	100,000 00	45,000 00	50,000 00
Halifax Electric Tramway Co	30,200 00	30,200 00	31,861 00
Hudson River Water Power Co.	115,000 00	15,000 00	57,500 00
Mexican Light & Power Co.	100,000 00	40,000 00	48,000 00
Montreal Street Railway Co.	36,650 00	78,653 12	79,164 00
Urbana Electric Light & Power Co	50,000 00	20,000 00	27,500 00
Total stocks	$3,014,170 00	$ 2,096,189 32	$ 2,253,303 40
Grand total bonds and stocks	$12,284,230 80	$10,532,367 63	$10,894,882 95

Carried out at book value		$ 10,532,367 69
Cash on hand		38,617 03

Cash in bank, viz. :—

Merchants Bank of Canada, Montreal	$ 224,572 37
" " New York	10,588 89
Molsons Bank, Montreal	43,472 11
Bank of Scotland, London, Eng	68,321 43
Credit Lyonnais, Paris, France	6,956 37
Banco de Chile, Chile	11,905 35
Banco de Tarapaca, y Argentina, Valparaiso	21,959 24
Yokohama Specie Bank, Ltd., Yokohama	6,454 09
Comptoir National d'Escompte, Paris	918 60
National Bank of India, Bombay	24,553 94
Hong Kong & Shanghai Banking Corporation, Java	4,894 84

Total carried out		424,597 23
Cash deposited with Government of Japan		74,700 00
Total		$16,805,784 86

OTHER ASSETS.

Market value of stocks, bonds, &c., over book value		362,515 32
Interest due	$ 65,332 75	
Interest accrued	155,966 34	
Total		221,299 09
Rents due	$ 5,160 62	
Rents accrued	6,060 13	
Total		11,220 75
Net amount of uncollected and deferred premiums :—on new business $151,422.02 ; on renewals, $299,518.88		450,940 90
Total assets		$17,851,760 92

SUN LIFE—*Continued.*

LIABILITIES.

Amount computed to cover the net reserve on all outstanding policies in force	$14,610,176 81	
Reserve for reversionary additions and premium reductions	383,706 19	
Reserve for life annuities	994,590 00	
Total	$15,988,473 00	
Deduct net value of policies reinsured in other companies	2,502 62	
*Net reinsurance reserve		$15,985,970 38
Claims for death losses reported but no proofs received	$ 106,070 47	
Claims for death losses adjusted or in process of adjustment	34,658 90	
Total claims for death losses ($25,825.74 of which accrued in previous years)	$ 140,729 37	
Claims for matured endowments due and unpaid ($1,034.89 of which accrued in previous years)	3,094 89	
Total outstanding claims		143,824 26
Present value of death claims payable by instalments not yet due		55,009 02
Annuity claims due and unpaid		4,553 19
Amount of bonuses to policy-holders unpaid		31,836 46
Amount of dividends to stockholders due January 1, 1905		7,875 00
Deposit to meet maturing debentures		45,354 52
Sundry debts		1,415 30
Premiums paid in advance		53,834 63
Total liabilities—Life department		$16,329,672 76
Liabilities—Accident department		82 56
Total liabilities (exclusive of capital stock)		$16,329,755 32
Surplus on policy-holders' account		$ 1,522,005 60
Capital stock paid up		105,000 00

INCOME DURING THE YEAR.

Gross cash received for premiums, ordinary	$ 3,373,356 39	
" " thrift	92,819 11	
Premiums paid by dividends	70,050 78	
Cash received for annuities	256,943 06	
Total	$ 3,793,169 34	
Deduct premiums paid to other companies for reinsurance	379 35	
Total net premium income		$ 3,792,789 99
(New, $732,756.13; renewal, $2,803,090.80; annuity, $256,943.06)		
Amount received for interest		729,267 25
" " rents		17,357 44
Profit on sale of bonds		22,383 90
Total income—Life department		$4,561,798 58
Premiums from combined accident policies		137 61
Total income		$ 4,561,936 19

* On the basis of the Institute of Actuaries' Hm. Table, with 3½ per cent interest for all policies issued since December 31, 1896, and 4½ per cent for all policies issued prior to that date.

SUN LIFE—*Continued.*

EXPENDITURE DURING THE YEAR.

Cash paid for death claims, including bonus additions, $10,426.82	$ 751,472 71	
Payments on matured instalment policies	3,715 20	
Net amount paid for death claims (of which $71,154.45 accrued in previous years)	$ 755,187 91	
Cash paid for matured endowments, including bonus additions, $16,872.62 (of which $300 accrued in previous years)	236,236 77	
Total net amount paid for death claims and matured endowments		$ 991,424 68
Cash paid to annuitants		80,357 38
" for surrendered policies and bonuses		185,005 65
Cash dividends paid policy-holders		47,187 43
" applied in payment of premiums		70,050 78
Total amount paid to policy-holders		$ 1,374,025 92
Cash paid for interest or dividends to stockholders		15,750 00
Commissions, salaries or other expenses of officials		888,186 07
Taxes, licenses, &c		36,982 82
All other expenses, viz:—Advertising, $10,438.43; printing and stationery, $18,730.04; rents, $32,727.87; medical fees, $53,174.59; legal expenses, $4,586.01; furniture and fixtures, $9,244.06; expenses, thrift department, $35,006.05; sundries, $9,895.37		173,802 42
Total expenditure—Life department		$ 2,488,747 23
Accident claims, $20.00; accident expenses, $17.20		37 20
Total expenditure		$ 2,488,784 43

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at beginning of year		$14,685,863 28
Income during the year (as above)		4,561,936 19
Amount written up on sundry stocks in adjusting values (*see below*)		558,933 57
Total		$19,806,733 04
Expenditure as above	$ 2,488,784 43	
Amount written off sundry stocks and bonds in adjusting values	558,933 57	
		3,047,718 00
Balance, net ledger assets, December 31, 1904 (less deposit for maturing debentures, $45,354.52, and suspense items, $1,415.30)		$16,759,015 04

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year	$ 1,110 52
" received during the year	69 51
Total—Note assets at end of year	$ 1,180 03

SUN LIFE—*Continued.*

MISCELLANEOUS.

Number of new policies reported during the year as taken	12,718	
Amount of said policies		$15,911,904 24
Number of policies become claims during the year (including 176 matured endowments)	815	
Amount of said claims (including matured endowments, $238,273)		1,045,111 00
Number of policies in force at date	68,507	
Amount of said policies	$ 84,526,683 00	
Bonus additions thereon and return premiums	800,980 00	
Total	$ 85,327,663 00	
Amount of said policies reinsured in other companies	16,050 00	
Net amount of policies in force at December 31, 1904		85,311,613 00
Number of life annuities in force December 31, 1904	427	
Amount of annual payments thereunder		103,022 92

EXHIBIT OF POLICIES (TOTAL BUSINESS).

	No.	Amount.	No.	Amount.
In force at beginning of year—				
Whole life policies	33,297	$ 43,230,681		
Endowment	26,103	30,610,969		
Term and all other	3,401	1,063,934		
Bonus additions and return premiums		775,605		
			62,801	$ 75,681,189 00
New policies issued—				
Whole life policies	9,578	$ 13,069,650		
Endowment	6,670	7,671,578		
Term and all other	1,010	94,740		
Bonus additions and return premiums		71,981		
			17,258	20,907,949 00
Old policies revived			647	681,137 00
Old policies changed and increased			168	455,382 00
Total			80,874	$ 97,725,657 00
Deduct terminated			12,367	12,397,994 00
In force at end of year—				
Whole life policies	36,501	$ 49,291,355		
Endowment	28,849	34,232,455		
Term and all other	3,157	1,002,873		
Bonus additions		800,980		
			68,507	$ 85,327,663 00

DETAILS OF TERMINATIONS.

	No.	Amount.
Terminated by death	639	$ 806,838 00
" maturity	176	238,273 00
" expiry	7	31,591 00
" surrender	1,049	1,430,984 00
" lapse	5,822	4,516,630 00
Policies decreased	388	755,998 00
Policies not taken	4,286	4,617,680 00
Total	12,367	$ 12,397,994 00

SUN LIFE—*Continued.*

DETAILS OF POLICIES REINSURED.

	No.	Amount.
Whole life policies reinsured	2	$ 16,050 00

THRIFT POLICIES.

*Statement of number of lives and amount of policies in force at December 31, 1904, at ages grouped as under:

	No.	Amount.
Ages 5 years and under	1,513	$ 117,932 75
Ages between 5 and 10 years	1,369	128,969 60

Claims paid during 1904 on lives:

	No.	Amount.
Ages 5 years and under	34	$ 1,052 93
Ages between 5 and 10 years	6	445 47

BUSINESS DONE OUTSIDE CANADA.

(Included in above statement.)

ASSETS OUTSIDE OF CANADA.

Value of real estate held by the company		$ 42,948 42
Amount secured by way of loans on real estate, by bond or mortgage, first liens		7,500 00
Amount of loans secured by bonds, stocks, &c		120,250 00
Amount of loans made to policy-holders on the company's policies assigned as collaterals		210,648 31
Policy loans under non-forfeiture agreements		124,069 96
Ledger value of stocks, bonds or debentures owned by the company		7,665,728 11
Cash in banks		156,552 75
Total		$ 8,327,697 55

OTHER ASSETS.

Market value of bonds and stocks over ledger value		280 457 71
Interest due	$ 36,723 10	
Interest accrued	78,438 74	
		115,161 84
Net amount of uncollected and deferred premiums:—on new business, $101,586.06; on renewals, $223,537.93		325,123 99
Total assets outside of Canada		$ 9,048,441 09

* In the special infantile plan the amount assured as given in the statement above represents the exact amount for which the company is liable at present, whereas under the other plans, Life, Endowment, &c., the assurance does not come into full force until the age of 13 years, in the case of policies issued before March 1, 1898, and 10 years in the case of those issued since. If death occurs previous to that age the company agrees to return the premiums that have been paid and compound interest thereon at 7 per cent per annum.

SUN LIFE—*Continued.*

LIABILITIES OUTSIDE OF CANADA.

Amount computed to cover the net present value of all policies in force.	$ 5,736,804 32	
Reserve for reversionary additions and premium reductions	98,503 49	
Reserve for life annuities	864,079 03	
†Net reinsurance reserve		$ 6,699,386 84
Claims for death losses adjusted or in process of adjustment	$ 21,212 86	
Claims for death losses reported but no proofs received	82,663 92	
Total claims for death losses ($21,619.82 accrued in previous years)	$ 103,876 78	
Claims for matured endowments due and unpaid ($1,034.89 of which accrued in previous years)	2,079 89	
Total outstanding claims		105,956 67
Present value of claims payable by instalments not yet due		13,712 44
Annuity claims due and unpaid		4,511 34
Amount of dividends or bonuses to policy-holders unpaid		10,483 68
Total liabilities outside of Canada		$ 6,834,050 97

PREMIUM INCOME OUTSIDE OF CANADA.

Cash received for premiums (ordinary)	$ 1,893,867 02
" " (thrift)	40,927 49
Premiums paid by dividends	32,980 60
Cash received for annuities	239,476 43
Total premium income outside of Canada	$ 2,207,251 54

PAYMENTS TO POLICY-HOLDERS OUTSIDE OF CANADA.

Cash paid for death claims (including bonuses, $2,538.27)	$ 436,112 51	
Payments on matured instalment policies	665 20	
Net amount paid for death claims (of which $47,819.41 accrued in previous years)	$ 436,777 71	
Cash paid for matured endowments (including bonuses, $1,565.67)	27,388 76	
Total net amount paid for death claims and matured endowments		$ 464,166 47
Cash paid to annuitants		68,416 18
Cash paid for surrendered policies and bonuses		91,377 20
Cash dividends paid policy-holders		2,994 43
Cash dividends applied in payment of premiums		32,980 60
Total payments to policy-holders outside of Canada		$ 660,234 88

MISCELLANEOUS.

Number of policies reported during the year as taken outside of Canada	6,437	
Amount of said policies		$ 9,192,115 24
Number of policies become claims during the year, including 25 matured endowments	325	
Amount of said claims (including $27,792 matured endowments)		505,391 00

† On the basis of the Institute of Actuaries' H$^{M.}$, Table with 3½ per cent interest for all policies issued since Dec. 31, 1896, and 4½ per cent for all policies issued prior to that date.

SUN LIFE—*Concluded.*

MISCELLANEOUS—*Concluded.*

Number of policies in force at date	29,157	
Amount of said policies	$40,392,585 00	
Bonus additions thereon and return premiums	238,311 00	
Total	$40,630,896 00	
Net amount of policies in force at December 31, 1904		$40,630,896 00
Number of life annuities in force outside of Canada	326	
Amount of annual payments thereunder		89,011 18

EXHIBIT OF POLICIES (OUTSIDE OF CANADA).

	No.	Amount.	No.	Amount.
In force at beginning of year—				
Whole life policies	13,083	$ 17,422,215		
Endowment	12,144	17,038,141		
Term and all other	1,575	577,335		
Bonus additions and return premiums		217,720		
			26,802	$35,255,411 00
New policies issued—				
Whole life policies	4,524	$ 6,810,580		
Endowment	4,269	5,581.824		
Term and all other	622	71,497		
Bonus additions and return premiums		32,606		
			9,415	12,496,507 00
Old policies revived			360	411,587 00
Old policies changed and increased			124	376,609 00
Total			36,701	$48,540,114 00
Deduct terminated			7,544	7,909,218 00
In force at end of year—				
Whole life policies	13,774	$ 20,042,174		
Endowment	14,038	19,833,645		
Term and all other	1,345	516,766		
Bonus additions and return premiums		238,311		
			29,157	$40,630,896 00

DETAILS OF TERMINATIONS.

	No.	Amount.
Terminated by death	300	$ 477,599 00
" maturity	25	27,792 00
" expiry	1	9,716 00
" surrender	498	798,723 00
" lapse	3,651	2,960,345 00
Policies decreased	212	575,653 00
" not taken	2,857	3,059,390 00
Total	7,544	$ 7,909,218 00

THE TRAVELERS INSURANCE CO.

LIFE DEPARTMENT.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—S. C. DUNHAM. | Secretary—JOHN E MORRIS.

Principal Office—Hartford, Conn., U.S.

Chief Agent in Canada—F. F. PARKINS. | Head Office in Canada—Montreal, P.Q.

(Incorporated, June 17, 1863. Commenced business in Canada, July 1, 1865.)

CAPITAL.

Amount of capital authorised, subscribed for and paid up in cash.....	$ 1,000,000 00

ASSETS IN CANADA.

Value of real estate in Canada held by the company.....	$ 15,000 00
Amount of mortgages on real estate in Canada, or other securities held by Canadian trustees under the Insurance Act.....	602,250 00

Bonds and debentures in deposit with the Receiver General, viz.:—

	Par value.	Market value.
City of Montreal bonds.....	$ 52,500 00	$ 53,985 00
" Sherbrooke bonds.....	30,000 00	31,350 00
" Quebec "	53,000 00	54,150 00
" Hull "	10,000 00	10,000 00
" St. Hyacinthe bonds.....	10,000 00	10,000 00
" St. Thomas "	30,000 00	30,000 00
" Toronto "	50,000 00	50,000 00
" Guelph "	73,000 00	78,475 00
" Port Hope "	60,000 00	60,000 00
" Brantford "	55,000 00	55,000 00
" Stratford "	10,500 00	10,815 00
" Vancouver, B.C. "	10,000 00	10,000 00
" Winnipeg, Man. "	71,000 00	71,000 00
Town of Sault Ste. Marie bonds.....	50,000 00	50,000 00
" Parkdale "	10,000 00	11,700 00
" Port Arthur "	43,000 00	43,430 00
" Coaticook "	25,000 00	25,625 00
" Iberville "	10,000 00	10,000 00
Province of Manitoba "	74,946 67	78,694 00
" Quebec "	56,453 33	48,549 86
Manitoba and South Eastern Railway bonds.....	73,000 00	73,000 00
Total par and market values.....	$ 857,400 00	$ 865,773 86

Carried out at market value.....	865,773 86

Bonds held by the Canadian trustees under the Insurance Act, viz.:—

	Par value.
Winnipeg City 4's.....	$ 87,000 00
Brandon, Man. 5's.....	25,000 00
Laramie Co., Wyo., 4's.....	50,000 00
Montreal Board of Trade.....	200,000 00

Carried out at par value.....	362,000 00
Loan on security of $570,000, Montreal Light Heat and Power Co. bonds.....	440,000 00

TRAVELERS—*Continued.*

ASSETS—*Concluded.*

Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals		$ 133,446 34
Interest accrued on bonds and debentures, $20,170.19; on mortgages on real estate, $10,393.34; on collateral loans, $3,168.77		33,732 30
Gross premiums due and uncollected on Canadian policies in force	$ 30,694 38	
Deduct cost of collection at 20 per cent	6,138 87	
Net outstanding and deferred premiums		24,555 51
Total assets in Canada		$ 2,476,758 01

LIABILITIES IN CANADA.

Under Policies issued previous to March 31, 1878.

Amount computed to cover the net reserve on all outstanding policies in Canada	$ 327,110 00
Total liabilities in respect of said policies in Canada	$ 327,110 00

Under Policies issued subsequent to March 31, 1878.

Amount computed to cover the net present value of all Canadian policies in force	$ 1,527,824 00
Reserve for life annuities	13,502 00
*Total net reinsurance reserve	$ 1,541,326 00
Claims for death losses due and unpaid	16,122 28
Present value of amounts not yet due on matured instalment policies	139,198 00
Total net liabilities in respect of said policies in Canada	$ 1,696,646 28
Total net liabilities to all policy-holders in Canada	$ 2,023,756 28

INCOME IN CANADA.

Gross cash received for premiums (new, $56,080.68: renewal, $234,323.80)	$ 290,404 48
Deduct premiums paid to other companies for reinsurance	5,710 86
Net cash received for premiums	$ 284,693 62
Interest on bonds and debentures, mortgages, &c.	91,069 46
Cash received for rent	1,020 00
Total income in Canada	$ 376,783 08

* Reserve at 4½ per cent, Institute of Actuaries' H^{M} Table for policies issued prior to January 1, 1900, and at 3½ per cent for policies issued on and after that date. Calculated by the Department.

TRAVELERS—*Continued.*

EXPENDITURE IN CANADA.

Cash paid for death losses in Canada	$ 165,008 19	
Less amount received for reinsurances	36,000 00	
Net amount paid for death claims in Canada		$ 129,008 19
Cash paid for matured endowments in Canada		31,470 33
Total amount paid for death claims and matured endowments		$ 160,478 52
Cash paid to annuitants		2,219 47
Amount paid for surrendered policies		7,933 50
Total net amount paid to policy-holders in Canada		$ 170,631 49
Cash paid for commission, salaries and other expenses of officials in Canada		41,335 19
Amount paid for licenses, taxes, &c.		2,728 50
Miscellaneous expenses, viz :—Medical fees, $1,998 ; exchange, $41.92 ; travelling expenses, $2,237.31 ; furniture and fixtures, $336.75 ; rent, $282.50 ; advertising, $163.25 ; sundries, $187.76		5,247 49
Total expenditure in Canada		$ 219,942 67

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada, 406		
Amount of said policies		$ 1,024,754 00
Number of policies become claims in Canada during the year (including matured endowments and matured instalment policies)	88	
Amount of said claims		136,676 00
Number of policies in force at date	3,479	
Amount of said policies	$8,070,235 00	
Total net amount in force at December 31, 1904		8,070,235 00
Number of life annuities in force in Canada	11	
Annual payments thereunder		2,193 00

EXHIBIT OF POLICIES (CANADIAN BUSINESS).

	No.	Amount	No.	Amount.
In force at beginning of year :—				
Whole life policies	1,870	$ 4,090,690 00		
Endowment	1,059	2,484,256 00		
Term and all other	344	818,442 00		
			3,273	$ 7,393,388 00
New policies issued and paid for :—				
Whole life policies	154	$ 419,435 00		
Endowment	179	393,710 00		
Term and all other	73	198,000 00		
			406	1,011,145 00
Old policies revived			11	13,609 00
Total			3,690	$ 8,418,142 00
Deduct terminated			211	347,907 00
In force at end of year :—				
Whole life policies	1,939	$ 4,300,917 00		
Endowment	1,148	2,772,432 00		
Term and all other	392	996,886 00		
			3,479	$ 8,070,235 00

TRAVELERS—*Continued.*

DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Terminated by death	54	$ 99,493 00
" maturity	34	37,183 00
" expiry	11	15,884 00
" surrender	31	32,557 00
" lapse	73	136,498 00
" change and decrease	8	26,292 00
Total	211	$ 347,907 00

DETAILS OF POLICIES REINSURED AT END OF YEAR.

Whole life	$ 52,000 00
Endowments	25,000 00
Term and all other	153,891 00
Total	$ 230,891 00

DETAILS OF POLICIES ISSUED PRIOR TO MARCH 31, 1878.

	No.	Amount.
Policies in force at beginning of year in Canada	598	$ 630,776 00
Policies revived or increased during the year	1	609 00
Policies terminated during the year	33	34,609 00
Policies in force at date of statement	566	596,776 00

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

Life Department.

INCOME DURING THE YEAR 1904.

Total premium income	$ 4,840,511 84
Consideration for supplementary contracts not involving life contingencies	376,005 00
Received from interest and from discount on claims paid in advance	1,565,717 20
" for rents	62,936 06
Profit on sale or maturity of ledger assets	31,513 57
Total income	$ 6,876,683 67

DISBURSEMENTS DURING THE YEAR 1904.

Amount paid for losses and matured endowments	$ 2,214,175 78
" to annuitants	20,967 90
Cash paid for surrendered policies	244,227 91
Surrender values applied to pay running premiums	1,345 38
Dividends applied to pay renewal premiums	986 01
Paid for claims on supplementary contracts not involving life contingencies	111,712 17
Commission to agents	606,408 08
Commuted renewal commissions	21,000 00
Salaries and allowances for agencies	46,084 42

TRAVELERS—*Concluded.*

DISBURSEMENTS DURING THE YEAR 1904—*Concluded.*

Agency supervision, travelling and all other agency expenses	$	30,730 24
Medical examiners' fees		56,055 01
Salaries of officers and office employees		89,025 36
Taxes, licenses and insurance department fees		80,514 38
Rent		17,199 18
All other expenditure		149,874 59
Total disbursements	$	3,690,306 41

LEDGER ASSETS.

Book value of real estate, unencumbered	$	697,665 74
Mortgage loans on real estate, first liens		8,920,132 05
Loans secured by pledge of bonds, stocks or other collaterals		972,812 16
Loans to policy-holders on the company's policies assigned as collateral		2,802,104 00
Premium notes on policies in force		16,413 90
Book value of bonds and stocks owned		19,598,347 94
Cash on hand and in banks		1,066,214 20
Agents' balances		6,525 52
Total net ledger assets		$34,080,215 51

NON LEDGER ASSETS.

Interest accrued		271,577 39
Net amount of uncollected and deferred premiums		776,225 03
Market value of bonds and stocks over book value		431,485 91
Gross assets		$35,559,503 84
Deduct assets not admitted		6,525 52
Total admitted assets		$35,552,978 32

LIABILITIES.

Net reinsurance reserve (American Experience Table with 3 and 3½ per cent interest)	$31,804,590 00
Present value of amounts not yet due on supplementary contracts not involving life contingencies	1,896,465 00
Total policy claims	64,835 14
Premiums paid in advance	46,234 52
Salaries, rents, &c., due and accrued	15,000 00
Cost of collection on uncollected and deferred premiums in excess of the loading thereon	7,300 81
Dividends or other profits due policy-holders	1,202 11
Unassigned funds (surplus)	1,717,350 74
Total liabilities	$35,552,978 32

EXHIBIT OF POLICIES.

Life.

Number of new policies issued during the year	12,008	
Amount of said policies		$25,610,155 00
Number of policies terminated during the year	6,118	
Amount of said policies		13,717,738 00
Number of policies in force at December 31, 1904	61,420	
Amount of said policies		148,315,334 00

THE UNION LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President and Chief Agent—H. POLLMAN EVANS. | *Secretary*—HARRY SYMONS, K.C.

Principal Office—Toronto, Canada.

(Incorporated, May 15, 1902, by Act of the Parliament of Canada, 2 Edw. VII., cap. 109. Commenced business in Canada, July 15, 1902.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	$ 1,000,000 00
Amount paid up in cash	100,000 00

(For List of Shareholders, see Appendix).

ASSETS.

Amount of loans made to policy-holders on the company's policies assigned as collateral	$ 262 66

Stocks and bonds owned by the company, viz.:—

	Par value.	Ledger value.	Market value.
*City of Winnipeg bonds	$ 25,000 00	$ 25,000 00	$ 25,000 00
*Town of Sault Ste. Marie bonds	20,000 00	20,000 00	20,000 00
*Town of Port Arthur bonds	6,000 00	6,340 25	6,340 25
*City of Nelson, B.C., bonds	3,000 00	3,252 95	3,252 95
Quebec Railway, Light and Power Co.'s bonds	5,000 00	5,000 00	5,000 00
Dominion Permanent Loan Co. stock	8,958 00	8,958 00	8,958 00
Canadian Birkbeck Investment and Savings Co. stock	1,000 00	1,000 00	1,000 00
Colonial Investment & Loan Co. stock	29,640 00	29,640 00	29,640 00
Dominion Permanent Loan Company debentures	1,000 00	1,000 00	1,000 00
Electric Development Co. bonds	1,000 00	1,000 00	1,000 00
Peoples' Building and Loan Co. stock	900 00	900 00	900 00
Trust and Guarantee Co. stock	1,500 00	1,500 00	1,500 00
Canadian Savings and Loan Co. stock	1,500 00	1,500 00	1,500 00
Western Assurance Co. stock	500 00	475 00	475 00
Reliance Loan Co. stock	2,500 00	2,500 00	2,500 00
Traders' Bank stock	1,000 00	1,335 00	1,335 00
Totals	$108,498 00	$ 109,401 20	$ 109,401 20

Carried out at ledger value	109,401 20
Cash at head office	90 50
Cash in Union Bank, Toronto	14,458 44
Bills receivable	5,095 85
Agents' ledger balances	5,613 53
Cash with North American Life Assurance Co	14,725 33
North American Life Assurance Co.—Interest account	514 83
Other companies' policies purchased	302 16
Total ledger assets	$ 150,464 50

* In deposit with Receiver General.

THE UNION LIFE—*Continued.*

OTHER ASSETS.

Interest accrued		$ 1,893 87
Office furniture and fixtures		8,220 23
Net outstanding and deferred premiums (new, $1,189.67; renewal, $3,075.30)		4,264 97
Total assets		$ 164,843 51

LIABILITIES.

*Amount computed to cover the net present value of all policies in force.		$ 53,631 00
Deduct value of policies reinsured in other companies		556 00
Net reinsurance reserve		$ 53,075 00
Claims for death losses resisted, not in suit		2,000 00
Due on account of general expenses		3,331 76
Premiums paid in advance		1,827 01
Total liabilities		$ 60,233 77
Surplus on policy-holders' account		$ 104,609 74
Capital stock paid up		100,000 00

INCOME.

Cash received for premiums	$ 123,961 05	
Deduct premiums paid to other companies for reinsurance	705 20	
Net cash received for premiums		$ 123,255 85
Received for interest or dividends		3,047 37
Premium on capital stock		115,000 00
Total income during the year		$ 241,303 22

EXPENDITURE.

Cash paid for death claims	$ 18,116 63
Cash paid for surrendered policies	138 49
Total paid to policy-holders	$ 18,255 12
Commissions, salaries and other expenses of officials	157,441 03
Taxes, licenses, fees or fines	1,957 00
All other expenditure, viz.:—Advertising, printing and supplies, $10,464.74; furniture and fixtures, $1,482.59; interest and exchange, $403.49; fire insurance premiums, $76.27; telephone, $182; rents, $5,944.95; expenses, $479.06; medical fees, $7,384.42; legal fees, $202.90; postage and express, $1,283.89; all other expenses, $617.33	28,521 64
Total expenditure	$ 206,174 79

* Institute of Actuaries, H$^{M.}$, 3½ p.c.

THE UNION LIFE—*Continued.*

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1903		$ 115,336 07
Amount of cash income as above		241,303 22
Total		$ 356,639 29
Amount of expenditure as above		206,174 79
Balance, net ledger assets at December 31, 1904		$ 150,464 50

MISCELLANEOUS.

Number of new policies reported as taken during the year	29,454	
Amount of said policies		$ 5,093,118 48
Amount of said policiesreinsured in other licensed companies in Canada.		29,700 00
Number of policies become claims during the year	255	
Amount of said claims (net)		20,116 63
Number of policies in force at date	30,321	
Amount of said policies	$ 5,087,778 16	
Amount of said policies reinsured in other licensed companies in Canada	29,700 00	
Net amount in force		5,058,078 16

EXHIBIT OF POLICIES.

Ordinary Policies.

Policies in force at beginning of the year :—	No.	Amount.	No.	Amount.
Whole life policies	149	$ 151,100 00		
Endowment policies	107	78,550 00		
			256	$ 229,650 00
New policies issued—Ordinary, viz. :—				
Whole life	184	$ 192,080 00		
Endowment	198	206,444 50		
All other policies	1	2,000 00		
			383	400,524 50
Total			639	$ 630,174 50
Deduct terminated			123	116,649 00
Policies in force at end of year :—				
Whole life	256	$ 263,600 00		
Endowment	259	247,925 50		
All other policies	1	2,000 00		
			516	$ 513,525 50

DETAILS OF ORDINARY POLICIES TERMINATED DURING 1904.

	No.	Amount.
By death	3	$ 3,500
By lapse	71	61,180
By change and decrease		2,418
By not being taken	49	49,551
Total terminated	123	$ 116,649

THE UNION LIFE—*Concluded.*

DETAILS OF ORDINARY POLICIES REINSURED.

	No.	Amount.
Whole life policies	11	$ 25,700
Endowment policies	2	4,000
Total	13	$ 29,700

Industrial Policies.

	No.	Amount.	No.	Amount.
Policies in force at beginning of the year:—				
Whole life	22,810	$ 3,513,253 70		
Endowment	1,380	162,074 99		
			24,190	$ 3,675,328 69
New policies issued—Industrial, viz.:—				
Whole life	28,646	$ 4,664,241 98		
Endowment	65	9,725 00		
			28,711	4,673,966 98
Old policies revived			409	68,178 00
Total			53,310	$ 8,417,473 67
Deduct terminated			23,505	3,843,221 01
Policies in force at end of year:—				
Whole life	28,594	$ 4,429,794 35		
Endowment	1,211	144,458 31		
			29,805	$ 4,574,252 66

DETAILS OF INDUSTRIAL POLICIES TERMINATED DURING 1904.

	No.	Amount.
By death	252	$ 16,616 63
By surrender	24	4,400 00
By lapse	23,229	3,822,204 38
Total terminated	23,505	$ 3,843,221 01

INDUSTRIAL POLICIES.

Statement of number of policies and amount in force in Canada on December 31, 1904 as per ages grouped as under:—

	No.	Amount.
Ages 5 years and under	8,069	$ 1,329,692
Ages between 5 and 10 years	5,882	867,618

Number and amount of claims paid in Canada during 1904, as per ages grouped as under:—

Ages 5 years and under	128	$ 2,337
Ages between 5 and 10 years	16	671

THE UNION MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—FRED. E. RICHARDS. | Secretary—J. FRANK LANG.

Principal Office —Portland, Maine.

Attorney and chief Agent in Canada.—HENRI E. MORIN. | Head Office in Canada—Montreal.

(Incorporated, July 17, 1848; license issued in Canada, October 12, 1868.)

No Capital.

ASSETS IN CANADA.

Loans to Canadian policy-holders on the company's policies assigned as collaterals		$ 8,519 47
Premium obligations on Canadian policies in force		3,125 00

Bonds deposited with the Receiver General, viz.:—

	Par value.	Market value.
Province of Ontario annuities	$ 330,814 89	$ 318,865 07
Montreal Harbour 4 per cent bonds	30,000 00	31,500 00
Province of New Brunswick 4 per cent bonds	60,000 00	66,378 00
Province of Manitoba 4 per cent bonds	100,000 00	108,000 00
Town of Cote St. Antoine 4 per cent bonds	45,000 00	47,250 00
City of VancouverLocal Improvement 4 per cent bonds	68,900 00	69,635 55
City of St. Henri 4 per cent debentures	76,000 00	80,111 60
City of St. John, N.B., 4 per cent bonds	100,000 00	105,000 00
Canadian Northern Railway bonds	220,460 00	232,337 10
Total par and market values	$1,031,174 89	$1,059,077 32

Carried out at market value	$1,059,077 32

Cash in banks in Canada, viz.:—

Bank of Nova Scotia, Toronto	$ 11,280 97
" Montreal, Montreal	2,186 49
" " Winnipeg	1,045 61
" British North America, St. John, N.B	903 22
Royal Bank of Canada, Charlottetown, P.E.I	61 41
" " Vancouver, B.C	1,636 21
Quebec Bank, Quebec	783 75
The Molsons Bank, Fraserville, Quebec	76 29
Total cash in banks in Canada	17,973 95
Agent's ledger balance in Canada	15 45
Interest accrued	4,905 00
†Gross premiums due and uncollected on Canadian policies in force	$ 19,183 42
*Gross deferred premiums on same	8,144 75
Total outstanding and deferred premiums	$ 27,328 17
Deduct cost of collection at 20 per cent	5,465 64
Net outstanding and deferred premiums	21,862 53
Short date notes for renewal premiums	6,368 94
Total assets in Canada	$ 1,121,847 66

†Of this amount $19,057.14 belong to policies issued since March 31, 1878.
*Of this amount $7,569.03 belong to policies issued since March 31, 1878.

UNION MUTUAL LIFE—*Continued.*

LIABILITIES IN CANADA.

(Under Policies issued previous to March 31, 1878.)

Amount estimated to cover the net reserve on all outstanding policies in Canada	$ 220,600 00	
Reserve for reversionary additions and premium reductions	8,340 00	
*Net reinsurance reserve		$ 228,940 00
Claims for death losses due and unpaid		5,216 33
Claims for matured and discounted endowments due and unpaid (accrued previous to 1904)		166 21
Dividends or bonuses to Canadian policy-holders due and unpaid		11 66
Total net liabilities in respect of said policies in Canada		$ 234,334 20

(Under Policies issued subsequent to March 31, 1878.

Amount estimated to cover the net reserve on all outstanding policies in Canada	$ 862,450 00	
Reserve for reversionary additions and premium reductions	25,660 00	
Total	$ 888,110 00	
Deduct reserve on policies reinsured in other licensed companies in Canada	152 00	
† Net reinsurance reserve		$ 887,958 00
Present value of amounts not yet due on matured instalment policies		4,866 00
Claims for death losses due and unpaid	$ 13,030 00	
Claims for matured and discounted endowments due and unpaid (accrued prior to 1904)	182 91	
Total claims for death losses and matured and discounted endowments		13,212 91
Dividends or bonuses to Canadian policy-holders due and unpaid		321 49
Total net liabilities in respect of said policies in Canada		$ 906,358 40
Total liabilities in Canada		$ 1,140,692 60

INCOME IN CANADA.

Gross cash received for premiums during the year in Canada	$ 215,159 65	
Premium obligations taken during the year in part payment of premiums in Canada	35 00	
Premiums paid by dividends	5,964 78	
Total	$ 221,159 43	
Deduct amount paid for premiums on policies reinsured in other licensed companies in Canada	262 20	
Total net premium income in Canada (first year, $36,-054.57; renewal, $184,842.66)		$ 220,897 23
Interest or dividends on bonds, &c.		35,885 39
All other income (interest on premium notes, discount on endowments, &c.)		1,038 42
Total income in Canada		$ 257,821 04

* Based on American Experience Table, 4½ per cent.
† " " " 4½ and 3½ per cent.

UNION MUTUAL LIFE —*Continued.*

EXPENDITURE IN CANADA.

Cash paid for death losses (of which $10,240.92 accrued previous to 1904)	$73,202 35	
Payments on matured instalment policies	713 22	
Total net amount paid for death claims		$ 73,915 57
Cash paid for matured and discounted endowments ($1,077.69 of which accrued in previous years)		32,672 25
Total amount paid for death claims and matured and discounted endowments		$ 106,587 82
Cash paid for surrendered policies		16,495 26
Cash dividends paid to Canadian policy-holders		3,112 77
Cash dividends applied in payment of premiums in Canada		5,964 78
Total paid to policy-holders in Canada		$ 132,160 63
Commission, salaries and other expenses of officials in Canada		46,645 75
Taxes, licenses, fees or fines in Canada		2,803 52
Miscellaneous payments, viz. :—Rent, $1,140 ; advertising, $347.50 ; printing, &c., $108.80 ; exchange, $530.31 ; medical fees, $3,183.00 ; sundry expenses, $221.80		5,531 41
Total expenditure in Canada		$ 187,141 31

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year	$ 3,228 00	
Premium obligations received during the year	35 00	
Total		$ 3,263 00
Deductions during the year, viz. :—		
Amount of obligations used in payment of dividends to policy-holders	$ 114 00	
Amount of obligations voided by lapse	24 00	
Total deductions		138 00
Balance, note assets at end of year		$ 3,125 00

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	654	
Amount of said policies		$ 934,614 00
Number of policies become claims in Canada during the year (including matured and discounted endowments)	71	
Amount of claims		114,254 13
Number of policies in force in Canada at December 31, 1904	4,811	
Amount of paid policies	$6,987,444 00	
Bonus additions thereon	106,334 86	
Total	$7,093,778 86	
Deduct amount reinsured in other licensed companies in Canada	15,000 00	
Net amount in force at December 31, 1904		7,078,778 86

UNION MUTUAL LIFE —*Continued.*

EXHIBIT OF POLICIES (CANADIAN BUSINESS).

	No.	Amount.	No.	Amount.
In force at beginning of year:—				
Whole life policies	3,254	$ 4,552,872 00		
Endowment	1,152	1,719,978 00		
Term and other	305	550,908 00		
Bonus additions		102,750 38		
			4,711	$ 6,926,508 38
New policies issued—				
Whole life policies	477	718,370 00		
Endowment	178	236,973 00		
Term and all other	1	1,000 00		
Bonus additions		4,879 55		
			656	961,222 55
Old policies revived			2	1,500 00
Bonuses increased				4,244 54
Total			5,369	$ 7,893,475 47
Deduct terminated			558	799,696 61
In force at end of year—				
Whole life policies	3,384	$ 4,772,701 00		
Endowment	1,217	1,819,335 00		
Term and all other	210	395,408 00		
Bonus additions		106,334 86		
			4,811	$ 7,093,778 86

DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Terminated by death	44	$ 82,575 25
" maturity	27	31,678 88
" expiry	60	90,500 00
" surrender	60	87,163 10
" lapse	307	384,371 00
" change and decrease	1	22,106 38
Policies not taken	59	101,302 00
Total	558	$ 799,696 61

DETAILS OF POLICIES ISSUED PRIOR TO MARCH 31, 1878, AND BONUS ADDITIONS THEREON.

	No.	Amount.
Policies in force at beginning of year in Canada (including bonus additions, $12,441.50)	301	$ 473,553 50
Bonuses added during the year		747 38
Policies terminated during the year (including bonus additions, $780.47)	20	25,155 47
Policies in force at date of statement (including bonus additions, $12,408.41)	281	449,145 41

UNION MUTUAL LIFE—*Continued*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

INCOME.

Total premium income	$ 2,154,450 51
Consideration for supplementary contracts not involving life contingencies	1,770 00
Premium notes, loans or liens restored by revival of policies	1,799 79
Interest and dividends and discount on claims paid in advance	361,877 11
Cash received for rents	60,943 50
Total income	$ 2,580,840 91

DISBURSEMENTS.

Total amount paid for losses and matured and discounted endowments.	$ 795,050 70
Cash paid to annuitants	1,847 08
Premium and collateral loan notes voided by lapse	35,460 12
Surrender values paid policy-holders	121,557 12
" applied in payment of renewal premiums	5,785 47
" " to purchase paid-up insurance and annuities	18,996 78
Cash dividends paid to policy-holders	33,507 14
Dividends applied to pay renewal premiums	33,490 70
" purchase paid-up additions and annuities	39,897 62
Paid for claims on supplementary contracts not involving life contingencies	4,243 31
Commission to agents	324,920 32
Salaries and allowances for agencies	94,822 71
Agency supervision, travelling and all other agency expenses	16,231 32
Medical examiners' fees	35,436 50
Salaries of officers and office employees	88,707 88
Taxes, licenses and insurance department fees	56,056 51
Rent	29,361 24
Commuting renewal commissions	2,222 31
General expenses	144,507 81
Total disbursements	$ 1,882,102 64

LEDGER ASSETS.

Book value of real estate, unencumbered	$ 1,262,302 57
Mortgage loans (first liens) on real estate	1,231,666 76
Loans secured by pledge of bonds, stocks or other collateral	688,459 51
Cash loans on company's policies assigned as collateral	204,842 06
Premium notes, loans or liens on policies in force	137,459 27
Book value of bonds and stocks owned	6,783,472 24
Cash on hand and in banks	70,977 11
Agents' balances (net)	5,413 41
Cash in transit (since received)	737 87
Total net ledger assets	$10,385,330 80

UNION MUTUAL LIFE—*Concluded.*

NON LEDGER ASSETS.

Interest due and accrued	$ 83,756 76
Rents accrued	2,773 45
Market value of bonds and stocks over book va ue	373,419 71
Net amount of uncollected and deferred premiums	223,959 46
Gross assets	$11,069,240 18
Less assets not admitted	5,413 41
Total admitted assets	$11,063,826 77

LIABILITIES.

*Net insurance reserve	$10,290,467 00
Present value of amounts not yet due on supplementary contracts not involving life contingencies	27,797 00
Net policy claims	107,584 30
Premiums paid in advance	2,520 82
Unpaid dividends due to policy-holders	6,088 58
Sundry	1,833 00
Unassigned funds (surplus)	632,949 48
Total liabilities	$11,069,240 18

EXHIBIT OF POLICIES.

Number of new policies taking effect during the year	6,674	
Amount of said policies		$ 9,084,458 14
Number of policies terminated	3,948	
Amount of said policies		5,996,114 04
Number of policies in force	42,155	
Amount of said policies		60,598,837 07

* Computed according to the Actuaries' Table of Mortality, with interest at 4 per cent for business prior to Jan. 1, 1901; and according to the American Experience Table with interest at 3 per cent for business issued on or after Jan. 1, 1901.

THE UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—JOHN P. MUNN, M.D.

Secretary—A. WHEELWRIGHT.
Attorney and Chief Agent in Canada—LEWIS A. STEWART.

Principal Office—
273-275-277 Broadway, New York City.
Head Office in Canada—Toronto, Ont.

(Incorporated, February, 1850. License issued in Canada, 8th August, 1873.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash		$ 440,000 00

ASSETS IN CANADA.

Amount of loans made to Canadian policy-polders on the company's policies assigned as collateral and premium obligations on Canadian policies in force		$ 19,111 46

Stocks and bonds in deposit with the Receiver-General:—

	Par value.	Market value.
Province of New Brunswick debentures	$ 46,280 00	$ 45,505 60
City of Quebec 4 per cent coupon bonds	25,000 00	25,500 00
City of Winnipeg water works bonds	40,000 00	38,000 00
City of Ottawa bonds	30,000 00	28,500 00
City of Montreal bonds	46,000 00	44,160 00
Province of Quebec inscribed stock	16,060 00	14,349 61
Canadian Northern R.R. 1st mortgage debenture bonds	50,126 66	51,630 46
Town of St. Louis, Que	10,000 00	10,400 00
Total par and market values	$263,466 66	$ 258,045 67

Total value of stocks and bonds carried out at market value		258,045 67
Interest accrued policy loans		573 34
Interest accrued on Canadian deposits		2,832 08
Gross premiums due and uncollected on Canadian policies in force	$ 8,499 63	
Gross deferred premiums on same	1,499 41	
Total outstanding and deferred premiums	$ 9,999 04	
Deduct cost of collection at 10 per cent	999 90	
Net outstanding and deferred premiums		8,999 14
Total assets in Canada		$ 289,561 69

LIABILITIES IN CANADA.

*Amount estimated to cover the net reserve on all outstanding policies in Canada		$ 258,917 00
Reserve for reversionary additions and premium reductions		1,830 00
Reserve for life annuities		367 00
Total net reinsurance reserve		$ 261,114 00

* Based on Institute of Actuaries HM. Table, with interest at 4½ per cent for policies issued prior to Jan. 1, 1900, and with interest at 3½ per cent for policies issued on or after that date.

UNITED STATES LIFE—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

Claims for death losses, unadjusted but not resisted		2,000 00
Rents accrued		75 00
Total liabilities in Canada	$	263,189 00

INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada (new, $6,485.65; renewal, $53,119.05)	$	59,604 70
Premiums paid by dividends		51 77
Cash received for annuities		154 00
Total net premium income	$	59,810 47
Amount received for interest or dividends on stock, &c.		9,585 26
Interest on policy loans		726 31
Total income in Canada during the year	$	70,122 04

EXPENDITURE IN CANADA.

Net amount paid for death claims in Canada (of which $3,500 accrued in previous years)	$	30,000 00
Net amount paid for matured endowments in Canada		7,187 00
Cash paid to annuitants		29 00
Cash paid for surrendered policies		9,630 61
Cash dividends paid Canadian policy-holders, $5,067; applied in payment of premiums, $51.77		5,118 77
Total net amount paid to policy-holders in Canada	$	51,965 38
Cash paid for salaries, commissions and other expenses of officials in Canada		10,787 75
Cash paid for licenses, taxes, fees or fines in Canada		1,079 77
All other expenditure, viz.:—Exchange, $151.75; rents, $725.04; miscellaneous, $437.06		1,313 85
Total expenditure	$	65,146 75

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada. 76		
Amount of said policies	$	191,509 00
Number of policies become claims (including matured endowments) in Canada during the year. 23		
Amount of said claims		34,640 00
Number of policies in force in Canada at date (including annuities). 1,000		
Amount of said policies $ 1,846,665 00		
Bonus additions thereon 2,477 00		
Total net amount in force at date		1,849,142 00
Number of life annuities in force 1		
Amount of annual payments thereunder		29 00

UNITED STATES LIFE—*Continued.*

EXHIBIT OF POLICIES (CANADIAN BUSINESS).

	No.	Amount.	No.	Amount.
In force at beginning of year—				
Whole life polices	616	$ 910,636 00		
Endowment	187	302,585 00		
Term and all other	202	589,114 00		
Bonus additions		2,167 00		
			1,005	$1,804,502 00
New policies issued—				
Whole life	28	$ 27,500 00		
Endowment	22	48,000 00		
Term and all other	39	167,509 00		
Bonuses added		310 00		
			89	243,319 00
Old policies revived	7	$ 20,000 00		
Old policies increased and transferred	22	25,950 00		
			29	45,950 00
Total			1,123	$2,093,771 00
Deduct terminated			121	244,600 00
In force at end of year—				
Whole life	607	$ 876,486 00		
Endowment	192	328,585 00		
Term and all other	203	641,623 00		
Bonus additions		2,477 00		
			1,002	$1,849,171 00

DETAILS OF TERMINATIONS.

	No.	Amount.
Terminated by death	17	$ 28,500 00
" maturity	5	6,000 00
" expiry	7	11,000 00
" surrender	17	25,100 00
" lapse	55	144,000 00
Policies decreased and transferred	18	25,000 00
Policies not taken	2	5,000 00
Total	121	$ 244,600 00

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

INCOME DURING THE YEAR.

Total premium income	$ 1,411,114 87
Consideration for supplementary contracts not involving life contingencies	52,647 00
Received for interest and dividends	385,236 31
Received for rent	62,972 76
Profit on sale or maturity of ledger assets	46,956 68
Premium notes, loans or liens restored by revival of policies	1,198 95
Income from other sources	162 14
Total income	$ 1,960,288 71

UNITED STATES LIFE—*Continued.*

DISBURSEMENTS DURING THE YEAR.

Net amount paid for losses and matured endowments	$	847,192 75
Cash paid to annuitants		19,241 50
Premium notes voided by lapse		24,827 51
Cash dividends paid policy-holders		118,487 90
Dividends applied by policy-holders to pay renewal premiums		8,160 42
Dividends applied by policy-holders to purchase paid-up additions and annuities		13,244 00
Surrender values paid in cash		208,956 26
Surrender values applied to pay new and renewal premiums		144 65
Surrender values applied to purchase paid-up insurance and annuities		26,677 15
Paid for claims on supplementary contracts not involving life contingencies		3,083 33
Cash paid stockholders for interest		30,800 00
Cash paid for salaries and allowances for agencies		64,583 71
Cash paid for commission to agents		199,860 94
Medical examiners' fees		15,870 15
Salaries of officers and office employees		72,065 84
Taxes, licenses and fees		36,298 84
Rent		29,793 19
Advertising, printing and stationery, and postage		29,515 28
Legal expenses		12,555 04
Loss on sale or maturity of ledger assets		7,900 00
General expenses		46,524 64
Total disbursements	$	1,815,783 10

LEDGER ASSETS.

Book value of real estate, unencumbered	$	725,488 50
Mortgage loans (first liens) on real estate		3,388,380 00
Loans secured by pledge of bonds, stocks or other collaterals		280,515 58
Loans made in cash to policy-holders on the company's policies assigned as collaterals		748,179 06
Premium notes on polices in force		78,338 51
Book value of bonds and stocks owned		2,775,078 60
Cash on hand and in banks		411,136 41
Bills receivable		790 00
Agents' balances secured		32,792 24
Total ledger assets	$	8,440,698 90

NON-LEDGER ASSETS.

Interest due and accrued		104,129 50
Market value of real estate over book value		144,761 50
Market value of stocks and bonds over book value		189,615 52
Net amount of uncollected and deferred premiums		156,421 31
Total assets	$	9,035,626 73

UNITED STATES LIFE—*Concluded.*

LIABILITIES.

*Net reinsurance reserve	$ 8,276,801 00
Present value of amounts not yet due on supplementary contracts not involving life contingencies	52,647 00
Commissions due to agents on premium notes when paid	14,922 80
Total unsettled claims	57,722 20
Unpaid dividends or other profits due policy-holders	7,550 00
Premiums paid in advance	7,553 49
Liability on policies cancelled, upon which a surrender value may be demanded	2,612 00
Other liabilities	1,113 15
Capital stock paid up	440,000 00
Unasssigned funds (surplus)	174,705 09
Total liabilities	$ 9,035,626 73

EXHIBIT OF POLICIES.

Number of new policies issued during the year	2,854	
Amount of said policies		$ 5,675,025 00
Number of policies terminated during the year	3,435	
Amount of said policies		8,282,348 00
Number of policies in force at date	20,646	
Amount of said policies		41,941,025 00

* Computed according to the Actuaries' Table of Mortality, with 4 per cent interest on policies issued up to and including Dec. 31, 1900, and according to the American Experience Table of Mortality, with 3½ per cent interest on policies issued thereafter.

SUBSIDIARY HIGH COURT OF THE ANCIENT ORDER OF FORESTERS.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—SAMUEL H. KENT. | Secretary—WILLIAM WILLIAMS.

Head Office—Toronto.

(Incorporated June 13, 1898, by 61 Vic., cap. 91; amended in 1901 by 1 Edward VII., cap. 101. Commenced business on "Fund B" October 1, 1898. Dominion license issued February 12, 1900.)

I. STATEMENT OF ACCOUNTS, &c., OF BENEFICIARY BRANCH, "FUND B."

ASSETS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens		$ 5,500 00
Amount of loans to policy-holders on the company's policies assigned as collateral		1,048 00
Huron & Erie Loan & Savings Company's stock, par value, $4,350; market value, $7,743. Carried out at cost value		6,829 50
Debentures of Loan Companies and Municipal debentures, viz:—		
	Par value.	
City of Calgary	$ 10,000 00	
Central Canada Loan & Savings Co., Toronto	5,000 00	
Dominion Permanent Loan & Savings Co., Toronto	2,000 00	
Huron & Erie Loan & Savings Co., London	6,000 00	
Royal Loan & Savings Co., Brantford	5,000 00	
Hamilton Provident & Loan Co.	1,000 00	
Landed and Banking Co., Hamilton	1,000 00	
Town of Port Arthur	5,000 00	
Reliance Loan and Savings Co	5,000 00	
Total carried out at par value		40,000 00
Cash at head office		378 95
Cash in banks, &c., beneficiary fund:—		
Imperial Bank, Toronto	$ 4,783 14	
Huron & Erie Loan & Savings Company, London	1,038 31	
Dominion Permanent Loan & Savings Company, Toronto	291 71	
Central Canada Loan & Savings Co., Toronto	248 72	
Total carried out		6,361 88
Total net ledger assets		$ 60,118 33

OTHER ASSETS.

Interest accrued	1,089 93
Books, chattels, &c	100 00
Net premiums in course of collection	3,587 30
Total assets	$ 64,895 56

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SUBSIDIARY HIGH COURT OF THE ANCIENT ORDER OF FORESTERS —*Continued.*

LIABILITIES.

*Amount computed to cover the net present value of all policies in force		$ 57,327 49
Claims for death losses unadjusted but not resisted		2,000 00
Total liabilities		$ 59,327 49
Surplus on policy-holders' account		$ 5,568 07

INCOME.

Cash received for premiums		$ 19,847 83
Amount received for interest and dividends		2,858 76
Total income		$ 22,706 59

EXPENDITURE.

Cash paid for death losses		$ 8,255 00
Cash paid for surrendered policies		377 00
Total amount paid policy-holders		$ 8,632 00
Cash paid for salaries, commissions and other expenses		4,854 39
Total expenditure		$ 13,486 39

SUMMARY OF LEDGER ACCOUNTS.

Net ledger assets at beginning of year		$ 50,898 13
Income as above		22,706 59
Total		$ 73,604 72
Expenditure as above		13,486 39
Balance, net ledger assets, December 31, 1904		$ 60,118 33

MISCELLANEOUS.

Number of new policies reported as taken during the year	325	
Amount of said policies		$ 295,850 00
Number of policies become claims during the year	6	
Amount of said claims		7,755 00
Number of policies in force in Canada at date	1,144	
Amount in force at December 31, 1904		1,026,911 00

*Based on H^M. Table of Mortality of the Institute of Actuaries, with interest at 4 p.c. for policies issued previous to January 1, 1900, and 3½ p.c. for those issued after that date.

SUBSIDIARY HIGH COURT OF THE ANCIENT ORDER OF FORESTERS —*Continued.*

EXHIBIT OF POLICIES.

	No.	Amount.
In force at beginning of year (whole life)	953	$ 862,940 00
New policies issued (whole life)	325	295,850 00
Total	1,278	$ 1,158,790 00
Deduct terminated	134	131,879 00
Policies in force December 31, 1904	1,144	$ 1,026,911 00

DETAILS OF TERMINATIONS.

	No.	Amount.
Terminated by death	6	$ 7,755 00
" surrender	3	5,000 00
" lapse	105	102,299 00
Policies not taken	20	16,825 00
Total terminated	134	$ 131,879 00

II. STATEMENT OF THE ACCOUNTS OF THE SUBSIDIARY HIGH COURT, A.O.F., OTHER THAN THE BENEFICIARY ACCOUNTS.

INCOME.

Receipts from members :—		
Sick and funeral fees	$ 15,216 52	
Management dues	8,617 20	
Companions of the Forest dues	800 29	
Juvenile Federation dues	209 20	
Total from members		$ 24,843 21
Other receipts—Guarantee fund		399 26
Special levy		47 18
Interest		524 94
Supplies, $221.16 ; official organ, $264.57		485 73
Total income		$ 26,300 32

EXPENDITURE.

Funeral benefits	$ 11,585 00
Extended sickness benefits	3,045 04
Sundry expenses, viz. :—Medical examinations, $488.95 ; salaries, $2,139.00 ; general expenses, $2,194.55 ; organizing expenses, $3,173.92 ; expenses, Companions of the Forest, $126.18 ; expenses, Juvenile Federation, $27.55	8,150 15
Total expenditure	$ 22,780 19

SESSIONAL PAPER No. 8

SUBSIDIARY HIGH COURT OF THE ANCIENT ORDER OF FORESTERS —*Continued.*

ASSETS OF OTHER BRANCHES.

Cash at head office		$ 480 78
Cash on deposit (other funds):—		
Huron and Erie Loan and Savings Co. (Companions of the Forest)	$ 2,696 85	
Merchants Bank of Canada (Companions of the Forest)	1,360 55	
Imperial Bank of Canada (Juvenile fund)	548 40	
Imperial Bank of Canada (sick and funeral)	4,299 31	
Imperial Bank of Canada (Companions of the Forest)	169 50	
Total cash on deposit		9,074 61
Central Canada Loan and Savings Co. debentures (sick and funeral)		5,000 00
Fort William debentures		5,000 00
Net assets—other branches		$ 19,555 39

SUMMARY OF FUNDS HIGH COURT, A. O. F.

Beneficiary fund	$ 60,118 33	
Sick and funeral fund	11,143 59	
Companions of the Forest	4,226 90	
Juvenile Federation	587 89	
Special levy	749 90	
Guarantee fund	3,285 29	
Official organ	188 40	
Total	$ 80,300 30	
Less overdraft, management fund, $529.10; supplies, $97.48	626 58	
Total assets	$ 79,673 72	

III. SUMMARY OF THE FINANCIAL STATEMENTS OF THE VARIOUS SUBORDINATE COURTS, CIRCLES AND JUVENILE BRANCHES OF THE A.O.F. IN CANADA

INCOME, 1904.

Fees and dues (less levies paid to High Court)		$ 78,433 02
Interest		3,202 91
Rent		2,531 09
Donations		79 88
Total income (net)		$ 84,246 90

EXPENDITURE, 1904.

Paid for sickness benefits		$ 39,553 60
Medical attendance and examinations		14,433 19
Grants to courts and members		1,149 46
Total paid to members		$ 55,136 25
Paid for salaries, &c.		7,876 66
Rent, light and fuel		7,299 14
Sundry other expenses		6,042 89
Total expenditure		$ 76,354 94
Excess of income over expenditure		$ 7,891 96

SUBSIDIARY HIGH COURT OF THE ANCIENT ORDER OF FORESTERS —*Concluded.*

ASSETS, DECEMBER 31, 1904.

Real estate	$	31,984 63
Mortgages		22,247 33
Bonds and debentures		13,709 00
Stock and goods		9,361 76
Sundry securities		1,745 62
Cash in treasurers' hands		11,437 99
Cash in banks		83,868 75
Chattels and court property		5,677 81
Dues unpaid		9,455 20
Total assets in Canada	$	189,488 09

LIABILITIES, DECEMBER 31, 1904.

Due on mortgage loans	$	5,650 00
Fees paid in advance		882 06
Due for salaries		197 90
Other liabilities		5,877 09
Total liabilities (excluding reserves)	$	12,607 05

MEMBERSHIP, DECEMBER 31, 1904.

Courts	11,822
Companions of the Forest	1,416
Juvenile members	1,977
High Court	45
Total	15,260

NOTE.—The following courts and branches had not made returns up to May 1, 1905, viz :—Nos. 5775, 5835, 6191, 6826, 6895, 6896, 7045, 7589. 7590, 7674, 7682, 7825, 7859, 7870, 7875, 8408, 8409, 8419, 8759, 8775, 8834, 8936, 8938, 8939. Circles, 121.
Juvenile branches.—Nos. 1, 2, 7, 8, 17, 19, 20, 25, 26, 34, 35, 39, 40, 43, 44.

STATEMENTS

OF

ACCIDENT, GUARANTEE, PLATE GLASS,

STEAM BOILER,

BURGLARY GUARANTEE, SICKNESS AND INLAND TRANSIT

INSURANCE COMPANIES

LIST OF COMPANIES

BY WHICH THE BUSINESS OF **ACCIDENT, GUARANTEE, PLATE GLASS, STEAM BOILER** AND OTHER INSURANCE WAS TRANSACTED IN THE DOMINION, DURING THE YEAR ENDING DECEMBER 31, 1904.

ACCIDENT.

The Accident and Guarantee Company of Canada.
The Canada Accident Assurance Company.
The Canadian Railway Accident Insurance Company.
The Dominion of Canada Guarantee and Accident Insurance Company.
The Employers' Liability Assurance Corporation (Limited).
The London Guarantee and Accident Company (Limited).
The Maryland Casualty Company.
The Ocean Accident and Guarantee Corporation (Limited).
The Ontario Accident Insurance Company.
The Railway Passengers' Assurance Company.
The Sun Life Assurance Company of Canada.
The Travelers Insurance Company.

GUARANTEE.

The American Surety Company of New York.
The Dominion of Canada Guarantee and Accident Insurance Company.
The Employers' Liability Assurance Corporation (Limited).
The Guarantee Company of North America.
The London Guarantee and Accident Company (Limited).
The Railway Passengers' Assurance Company.
The United States Fidelity and Guaranty Company.

PLATE GLASS INSURANCE.

The Canada Accident Assurance Company.
The Dominion Plate Glass Insurance Company.
The Lloyds Plate Glass Insurance Company.
The New York Plate Glass Insurance Company.

STEAM BOILER INSURANCE.

The Boiler Inspection and Insurance Company of Canada (formerly the Canadian Steam User's Insurance Association).
The Maryland Casualty Company.

BURGLARY GUARANTEE.

The Dominion Guarantee Company (Limited).

SICKNESS INSURANCE.

The Accident and Guarantee Company of Canada.
The Canada Accident Assurance Company.
The Canadian Order of the Woodmen of the World.
The Canadian Railway Accident Insurance Company.
The Dominion of Canada Guarantee and Accident Insurance Company.
The Employers' Liability Assurance Corporation (Limited),
The London Guarantee and Accident Company (Limited).
The Maryland Casualty Company.
The Ocean Accident and Guarantee Corporation (Limited).
The Ontario Accident Insurance Company.
The Railway Passengers' Assurance Company.
The Subsidiary High Court of the Ancient Order of Foresters.
The Supreme Court of the Independent Order of Foresters.

INLAND TRANSIT INSURANCE.

The American and Foreign Marine Insurance Company.
The Marine Insurance Company (Limited).
The Ocean Marine Insurance Company (Limited).

THE ACCIDENT AND GUARANTEE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—F. E. NELSON. | Chief Agent and Secretary—F. J. J. STARK.

Principal Office—Montreal.

(Incorporated, July 7, 1900, by Act of Parliament of Canada, 63-64 Vic., cap. 87. Commenced business in Canada, May 15, 1902.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed for	246,700 00
Amount paid up in cash	45,502 00

(For List of Shareholders, see Appendix.)

ASSETS.

Stocks and bonds deposited with the Receiver General, viz.:—

	Par value.	Market value.	Value in account.
City of Vancouver bonds	$ 15,000 00	$ 15,000 00	$ 13,875 00
Province of Quebec 3 per cent stock	24,333 33	22,630 00	21,869 58
Total par, market and account values	$ 39,333 33	$ 37,630 00	$ 35,744 58

Carried out at value in account		$ 35,744 58
Cash at head office		671 61
Cash in Bank of Montreal		7,904 42
Accounts receivable		1,026 41
Agents' balances		921 76
Total ledger assets		$ 46,268 78

OTHER ASSETS.

Market value of stocks and bonds over value in account		1,885 42
Interest accrued		357 50
Office furniture		521 10
Gross premiums due and uncollected on policies in force, viz.:—		
Accident	$ 3,518 69	
Sickness	2,176 52	
Total outstanding premiums		5,695 21
Total assets		$ 54,728 01

THE ACCIDENT AND GUARANTEE—*Continued.*

LIABILITIES.

Total amount of unsettled claims against the company (accident, $504.42; sickness, $152.14)		$ 656 56
Reserve of unearned premiums for all outstanding risks, viz.:—		
Accident	$ 8,131 07	
Sickness	2,585 70	
		10,716 77
Accrued commission on outstanding premiums		1,334 21
Due and accrued for advertising, rent and other expenses		233 11
Total liabilities (excluding capital stock)		$ 12,940 65
Surplus of assets over liabilities		$ 41,787 36
Capital stock paid up		$ 45,502 00

INCOME.

For Accident Risks—

Gross cash received for premiums	$ 20,818 31	
Deduct reinsurance, rebate, abatement and return premiums	3,092 86	
Net cash received for accident premiums	$ 17,725 45	

For Sickness Risks—

Gross cash received for premiums	$ 4,734 60	
Deduct reinsuraunce, rebate, abatement and return premiums	17 21	
Net cash received for sickness premiums	$ 4,717 39	
Total net cash received for premiums		$ 22,442 84
Received for interest and dividends		1,335 05
Received as premium on account of special reserve		95 00
Total		$ 23,872 89
Received for calls on capital		582 00
Total income		$ 24,454 89

EXPENDITURE.

For Accident Risks—

Amount paid during the year for claims occurring in previous years (which claims were estimated in the last statement at $335 78.)	$ 388 48	
Amount paid for claims occurring during the year	$ 4,553 02	
Deduct received for reinsurances	18 75	
Net amount paid during the year for said claims	$ 4,534 27	
Total amount paid for accident claims	$ 4,922 75	

For Sickness Risks—

Amount paid during the year for claims occurring in previous years (which claims were estimated in the last statement at $761 43)	$ 704	
Amount paid for claims occurring during the year	3,109	
Total net amount paid for sickness claims	$ 3,813	

THE ACCIDENT AND GUARANTEE—*Concluded.*

EXPENDITURE—*Concluded.*

Total net amount paid during the year for all claims	$	8,736 47
Commission or brokerage		6,014 32
Salaries, fees and all other charges of officials		4,830 61
Taxes		748 09
Miscellaneous payments, viz.:—Expense, $887.41 ; advertising, $765.28; furniture, $238.57 ; medical fees, $561.04 ; supplies, $513.87 ; rent $589.57 ; travelling expenses, $1,011.99 ; agents' guarantee bonds, $14.07		4,581 80
Total expenditure	$	24,911 29

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets January 1, 1904	$	46,725 18
Income as above		24,454 89
Total	$	71,180 07
Expenditure as above		24,911 29
Balance net ledger assets Dec. 31, 1904	$	46,268 78

MISCELLANEOUS.

Accident Risks.	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement..	994	$ 1,651,000	$11,282 82
Taken during the year—new and renewed	2,346	3,289,800	21,934 85
Total	3,340	$ 4,940,800	$33,217 67
Deduct terminated	1,014	1,693,000	13,826 79
Gross in force at end of year	2,326	$ 3,247 800	$19,390 88
Deduct reinsured		661,000	3,128,74
Net in force at December 31, 1904	2,326	$ 2,586,800	$16,262 14

Sickness Risks.			
Gross policies in force at date of last statement..	2,312		$ 6,445 25
Taken during the year—new and renewed	1,201		5,194 40
Total	3,513		$11,639 65
Deduct terminated	2,315		6,468 25
Net in force at December 31, 1904	1,198		$ 5,171 40

THE AMERICAN AND FOREIGN MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—W. L. H. SIMPSON. | Principal Office—New York, N. Y.
Secretary—John E. HOFFMAN. | Head Office in Canada—Montreal.

Chief Agent in Canada—Robert J. Dale.

(Organized and incorporated, December, 1896. Commenced business in Canada, January 1, 1904.)

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up in cash	$	200,000 00

ASSETS IN CANADA.

Bonds in deposit with the Receiver General, viz.:—

United States 4 per cent registered bonds	$	25,000 00
Cash at head office in Canada		1,671 56
Total assets in Canada	$	26,671 56

LIABILITIES IN CANADA.

Nil.

INCOME IN CANADA.

Net cash received for premiums on Inland Transit risks	$	7,207 54
Total Income in Canada	$	7,207 54

EXPENDITURE IN CANADA.

Net amount paid for losses under Inland Transit risks	$	568 50
Paid for commission or brokerage		1,081 13
Paid for taxes		200 00
Total expenditure in Canada	$	1,849 63

RISKS AND PREMIUMS.

For Inland Transit Risks in Canada.

	No.	Amount.	Premiums.
Policies taken during the year	1,512	$ 50,027,900	$ 7,207 54
Deduct terminated	1,512	50,027,900	7,207 54

AMERICAN AND FOREIGN—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

INCOME.

Total amount received for premiums	$	97,750 49
Total amount received for interest		12,739 01
Total income	$	110,489 50

DISBURSEMENTS.

Net amount paid for losses	$	30,351 58
Paid stock-holders for interest or dividends		10,000 00
Commissions or brokerage		20,289 83
Taxes, licenses and Insurance Department fees		2,600 02
Premiums uncollectable		22 06
Miscellaneous expenses		2,021 90
Total disbursements	$	65,285 39

LEDGER ASSETS.

Book value of bonds and stocks	$	432,374 57
Cash in bank		34,950 78
Agents' balances		11,971 20
Total ledger assets	$	479,296 55

NON-LEDGER ASSETS.

Interest accrued		3,684 65
Market value of bonds and stocks over book value		15,652 02
Due from other companies for reinsurance on losses already paid		13,322 37
Gross assets	$	511,955 59
Deduct assets not admitted		3,502 50
Total admitted assets	$	508,453 09

LIABILITIES.

Net amount of unpaid losses and claims	$	30,112 00
Total unearned premiums		20,366 92
Dividends to stockholders remaining unpaid		10,000 00
Commissions, brokerage and other charges due or to become due to agents and brokers		736 15
Reinsurance premiums		18,257 66
Total liabilities except capital	$	79,472 73
Capital paid up in cash		200,000 00
Surplus over all liabilities		228,980 36
Total liabilities	$	508,453 09

RISKS AND PREMIUMS.

Marine and Inland Risks.

Amount written or renewed during the year	$232,243,756 00
Premiums thereon	247,545 63
Amount terminated during the year	232,304,655 00
Premiums thereon	244,015 85
Net amount in force at Dec. 31, 1904	1,877,453 00
Premiums thereon	20,366 92

THE AMERICAN SURETY COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—H. D. LYMAN. | Secretary—H. B. ZEVELY.

Principal Office—100 Broadway, New York.

Chief Agent in Canada—ALEXANDER DIXON. | Head Office in Canada—Toronto.

(Incorporated, April 14, 1884. Commenced business in Canada, July, 1887.)

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up in cash	$ 2,500,000 00

ASSETS IN CANADA.

Bonds owned by the Company :—

	Par value.	Market value.
*Canadian Northern Railway guaranteed bonds	$ 97,333 33	$ 99,280 00
Province of New Brunswick 3 per cent bonds	10,000 00	9,700 00
Total par and market values	$ 107,333 33	$ 108,980 00

Carried out at market value		$ 108,980 00
Cash at head office		31 25
Cash in banks, viz. :—		
Imperial Bank of Canada, Toronto	$ 250 00	
Canadian Bank of Commerce, Toronto	249 65	
Hochelaga Bank, Montreal	200 00	
Molsons Bank, Montreal	20,000 00	
Total cash in banks		20,699 65
Total		$ 129,710 90

OTHER ASSETS.

Interest due, $150 ; interest accrued, $150	300 00
Gross premiums due and uncollected on Canadian policies in force (guarantee, $126.75 ; court and contract, $1,443.76)	1,570 51
Total assets in Canada	$ 131,581 41

LIABILITIES IN CANADA.

Total net amount of unsettled claims for guarantee losses in Canada	$ 1,089 75
Reserve of unearned premiums for all outstanding risks in Canada (guarantee, $2,918.15 ; court and contract, $2,189.66)	5,107 81
Total liabilities in Canada	$ 6,197 56

* In deposit with the Receiver General :—

AMERICAN SURETY COMPANY—*Continued.*

INCOME IN CANADA.

Guarantee Risks.

Gross cash received for premiums	$ 7,281 48	
Deduct rebate, abatement and return premiums	780 95	
Net cash received for said premiums	$ 6,500 53	

Court and Contract Risks.

Gross cash received for premiums	$ 5,029 39	
Deduct rebate, abatement and return premiums	1,046 48	
Net cash received for said premiums	$ 3,982 91	
Total net cash received for premiums		$ 10,483 44
Received for interest and dividends		4,795 06
Total income in Canada		$ 15,278 50

EXPENDITURE IN CANADA.

For Guarantee Risks.

Net amount paid during the year for claims occurring in previous years (which claims were estimated in the last statement at $1,026.64)	$ 2,675 77	
Amount paid for losses occurring during the year	$ 545 86	
Deduct recoveries	337 79	
Net amount paid for said losses	208 07	
Total net amount paid for guarantee losses		$ 2,883 84

For Court and Contract Risks.

Amount paid for claims occurring during the year	$ 188 79	
Deduct reinsurances	90 40	
Net amount paid during the year for court and contract losses		98 39
Total net amount paid during the year for losses		$ 2,982 23
Commission and brokerage		1,137 34
Salaries, fees and all other charges of officials in Canada		1,405 00
Taxes in Canada		746 47
Miscellaneous payments, viz.:		
Duty and express, $13.93; postage and telegrams, $79,34; rent, $261; sundries, $86.98		441 25
Total expenditure in Canada		$ 6,712 29

RISKS AND PREMIUMS.

Guarantee Risks.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	669	$ 1,332,036	$ 5,360 94
Taken during the year—new and renewed	883	1,614,701	7,343 83
Total	1,552	$ 2,946,737	$ 12,704 77
Deduct terminated	813	1,575,720	6,868 47
Gross and net in force at December 31, 1904	739	$ 1,371,017	$ 5,836 30

Court and Contract Risks.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	190	$ 945,537	$ 4,775 96
Taken during the year—new and renewed	226	1,007,705	5,328 30
Total	416	$ 1,953,242	$ 10,104 26
Deduct terminated	214	1,007,039	5,724 94
Gross and net in force at December 31, 1904	202	$ 946,203	$ 4,379 32

AMERICAN SURETY COMPANY—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

LEDGER ASSETS.

Book value of real estate (unencumbered)	$ 3,000,000 00
Book value of stock and bonds owned	2,131,502 53
Cash on hand and in bank	378,804 21
Total ledger assets	$ 5,510,306 74

NON LEDGER ASSETS.

Interest due	8,459 62
Rents due and accrued	18,481 89
Market value of bonds and stocks over book value	155,732 72
Gross premiums in course of collection	257,638 19
Gross assets	$ 5,950,619 16
Deduct assets not admitted	130,340 42
Total admitted assets	$ 5,820,278 74

LIABILITIES.

Total amount of unpaid fidelity and surety losses	$ 397,803 61
Total unearned premiums	793,173 24
Commission brokerage, &c., due or to become due to agents	6,357 08
Salaries, expenses, &c., due and accrued	12,500 00
Agents' credit balances, being premiums paid in advance	13,309 96
Other liabilities	598 16
Total liabilities, except paid-up capital	$ 1,223,742 05
Capital stock paid up	2,500,000 00
Surplus beyond capital and other liabilities	2,096,536 69
Total liabilities	$ 5,820,278 74

INCOME DURING THE YEAR.

Net cash received for premiums	$ 1,471,090 10
Received for interest and dividends	96,773 37
Received for rents	246,614 22
Profits on sale and maturity of ledger assets	38,385 15
Premiums paid in advance	1,582 61
Total income	$ 1,854,445 45

AMERICAN SURETY COMPANY—*Concluded.*

EXPENDITURE DURING THE YEAR.

Net amount paid for fidelity and surety losses	$	588,619 46
Dividends paid stockholders		200,000 00
Commission or brokerage		95,137 79
Salaries, travelling and all expenses of agents and agencies not on commission account		308,316 44
Cost of adjustment, legal expenses and settlement of claims		11,268 11
Salaries, fees and other charges of officers and employees		218,752 39
Inspections		4,430 17
Taxes, licenses and insurance department fees		99,069 71
Rent		30,183 33
Legal expenses		5,047 99
Advertising		5,977 66
Printing and stationery		30,044 71
Postage and express		18,313 96
Exchange		6,200 00
Interest		2,534 70
All other expenditures		118,024 57
Total expenditure	$	1,741,920 99

EXHIBIT OF PREMIUMS.

	For Fidelity Risks.	For Surety Risks.
Premiums on policies written or renewed during the year	$ 808,609 98	$ 921,497 59
Premiums on risks expired and terminated	782,348 76	842,568 86
Premiums on policies in force at end of year	601,540 52	979,421 02

THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—JOHN L. BLAIKIE, Agent—W. B. MCMURRICH, K.C. | Secretary—H. N. ROBERTS, Principal Office—Toronto.

(Incorporated April 8, 1875, by 38 Vic., cap. 95; amended in 1882 by 45 Vic., cap. 102, and in 1889, by 52 Vic., cap. 97, and in 1892, by 55-56 Vic., cap. 68. Commenced business in Canada, October 9, 1875.)

CAPITAL.

Amount of joint stock capital authorized	$ 500,000 00
Amount subscribed for	100,100 00
Amount paid up in cash	75,075 00

(For List of Shareholders, see Appendix.)

ASSETS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens	$ 10,200 00
Amount of loans secured by bonds, stock or other marketable collaterals	9,330 00

Viz.:—

	Par value.	Market value.	Amount loaned.
Thousand Island Railway, first mortgage coupon bonds	$ 7,500 00	$ 9,000 00	$ 7,500 00
20 shares Dominion Bank stock	1,000 00	2,500 00	1,830 00
	$ 8,500 00	$ 11,500 00	$ 9,330 00

Stock and bonds owned by the company, viz.:—

	Par value.	Market value.
City of Vancouver debentures	$ 7,000 00	$ 6,408 82
Town of Owen Sound debentures	4,000 00	4,013 58
City of London, Ont., debentures	6,000 00	6,000 00
Canada Landed and National Investment Co.'s debentures.	8,000 00	8,000 00
Town of Tilsonburg debentures	2,000 00	2,080 00
City of Guelph debentures	1,500 00	1,509 00
Town of Deseronto debentures	4,169 00	4,225 00
Township of Leeds and Lansdowne debentures	5,000 00	5,011 00
" Rear of Yonge and Escott debentures	5,000 00	5,023 00
" Elizabethtown debentures	7,000 00	7,088 00
Town of Simcoe debentures	7,000 00	7,145 00
	$ 56,669 00	$ 56,503 40
(The above are on deposit with the Receiver General.)		
Land Security Co.'s debentures	2,700 00	2,700 00
Consumers Gas Co.'s stock	4,650 00	9,999 87
Canada Permanent and Western Canada Mortgage Corporation stock	6,280 00	7,713 70
Canada Landed and N. I. Co.'s debentures	5,000 00	5,000 00
Toronto General Trusts Co.'s stock	5,000 00	7,362 50
	$ 80,299 00	$ 89,279 47

Carried out at market value	89,279 47
Cash at head office	157 91

BOILER INSPECTION AND INSURANCE—*Continued.*

ASSETS—*Concluded.*

Cash in banks:—		
Bank of Nova Scotia	$ 4,526 03	
Canadian Bank of Commerce	20 70	
Canadian Bank of Commerce, Savings Dept	535 67	
Bank of Ottawa	16 14	
Bank of Nova Scotia, Savings Dept	10,700 67	
Total cash in banks		$ 15,799 21
Interest due and accrued on debentures, &c		1,593 40
Office furniture and inspector's appliances		1.800 00
Special service accounts in course of collection		254 70
Inspectors' balances		100 80
Agents' balances		8,520 80
Net amount of outstanding premiums		5,041 26
Total assets		$ 142,077 55

LIABILITIES.

Reserve of unearned premiums on all outstanding risks in Canada	$ 63,008 34
Due for sundry small accounts for printing, advertising, &c	11 00
Dividends declared but not yet due	2,252 25
Total liabilities (excluding capital stock)	$ 65,271 59

INCOME.

Gross cash received for premiums	$ 51,939 64	
Deduct reinsurance, rebate, abatement and return premiums	5,236 62	
Net cash received for premiums		$ 46,703 02
Received for interest and dividends		5,486 08
Income from special service department		687 39
Total		$ 52,876 49

EXPENDITURE.

Total amount paid during the year for losses	$ 3,347 06
Amount or dividends paid during the year	4,504 50
Commission or brokerage	4,981 73
Salaries, fees and all other charges of officials	26,171 52
Taxes	974 91
Miscellaneous payments:—	
General expenses, including rent, stationery, printing, postage, agency expenses, &c., $2,699.95; travelling expenses, $5,429.49; advertising, $1,053.80; expenses, Montreal office, $429.50; furniture and inspectors' appliances, $804.95; local inspections, $7.50; written off inspectors' balances, $100.80	10,525 99
Total expenditure	$ 50,505 71

BOILER INSPECTION AND INSURANCE—*Concluded.*

CASH ACCOUNT.

1903.	*Dr.*	
Dec. 31—To balance on hand and in banks at this date	$	11,967 34
1904.		
Dec. 31—To income as above		52,876 49
Received from realization of investments		1,619 00
	$	66,462 83
1904.	*Cr.*	
Dec. 31—By expenditure during the year as above	$	50,505 71
Balance in hand and in banks this date		15,957 12
	$	66,462 83

RISKS AND PREMIUMS.

—	No. of Boilers.	No. of Risks.	Amount.	Premiums.
			$	$ cts.
Policies in force at date of last statement	3,249	1,422	5,836,775	102,220 86
Taken during the year—new	751	296	1,321,550	24,218 08
Taken during the year—renewed	999	501	1,607,725	27,228 25
Total	4,999	2,219	8,766,050	153,667 19
Deduct terminated	1,576	690	2,576,125	40,223 42
Gross and net in force at December 31, 1904	3,423	1,529	6,189,925	113,443 77

Total number of policies in force at date	1,529	
Total net amount in force		$ 6,189,925 00
Total premiums thereon		113,443 77

THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY (LIMITED).

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

Chairman—RICHARD HOBSON. | Secretary—ARTHUR MCNEILL.
Principal Office—Liverpool, Eng. | Head Office in Canada—Montreal.
Chief Agent in Canada—Robert J. Dale.

(Organized, 1863; incorporated, August 5, 1867. Commenced business in Canada, May 16, 1888.)

CAPITAL.

Amount of joint stock capital authorized and subscribed.	£ 1,340,000=	$ 6,521,333 33
" paid up in cash	268,000=	1,304,266 67

ASSETS IN CANADA.

Stocks and bonds in deposit with the Receiver General, viz.:—

	Par value.	
City of Montreal 4 per cent debentures	$ 112,000 00	
" " stock	5,000 00	
Carried out at par value		$ 117,000 00
Cash at head office in Canada		7,528 59
Total assets in Canada		$ 124,528 59

LIABILITIES IN CANADA.

Net amount of unpaid inland marine losses	$ 194 21
Net amount of unearned inland marine premiums	3,644 00
Total amount of liabilities in Canada	$ 3,838 21

INCOME IN CANADA.

Total net cash received for premiums	$ 28,890 24
Received for interest on bonds and stock in Canada	4,680 00
Total income in Canada	$ 33,570 24

EXPENDITURE IN CANADA.

Total net amount paid during the year for losses in Canada	$ 4,663 11
Paid for commission or brokerage	4,333 53
Paid for taxes	76 13
Total expenditure in Canada	$ 9,072 77

RISKS AND PREMIUMS.

Inland Marine Risks in Canada.	No.	Amount.	Premiums thereon.
Policies taken during the year	1,876	$ 7,468,559	$ 28,890 24
Deduct terminated	1,871	7,308,559	21,602 24
In force at December 31, 1904	5	$ 160,000	$ 7,288 00

BRITISH AND FOREIGN MARINE—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

DR. PROFIT AND LOSS ACCOUNT. CR.

	£ s. d.		£ s. d.	£ s. d.
To Balance 31st December, 1903	129,202 10 9	By dividend paid 11th February, 1904	26,800 0 0	
Balance underwriting account, 1903	202,142 17 0	Interim dividend, paid 1st July, 1904	26,800 0 0	53,600 0 0
Interest account, 1904	53,174 3 7	Claims, returns, &c., and commissions on profits of 1903, settled in 1904	£ 127,833 19 5	
		Amount transferred to underwriting suspense account to close 1903	30,000 0 0	157,833 19 5
		Amount transferred to reserve fund		50,000 0 0
		Income tax		3,696 12 0
		Balance carried down		119,388 19 11
	£ 384,519 11 4			£ 384,519 11 4

UNDERWRITING ACCOUNT, 1904.

	£ s. d.		£ s. d.
To premiums 1904, less returns, reinsurances, foreign taxes and agents' charges	386,668 3 6	By claims, 1904	137,072 17 0
		Directors' remuneration—Liverpool and London	6,450 0 0
		Auditors' remuneration	250 0 0
		General expenses—Liverpool, London and New York	29,234 8 7
		Balance carried down	213,660 17 11
	£ 386,668 3 6		£ 386,668 3 6

BALANCE SHEET.

	£	s. d.		£ s. d.	£ s. d.
To capital—67,000 shares at £20 per share	£ 1,340,000		By investments	1,393,033 17 9	
			Company's property—Castle St, Liverpool	65,000 0 0	
Paid up £4 per share	268,000 0 0		" 31, Cornhill, London	17,394 3 3	
Reserve fund	900,000 0 0		" 57, Queen St., Melbourne	10,000 0 0	
Balance profit and loss account, brought down	119,388 19 11		Loans	12,740 0 0	
Balance underwriting account	213,660 17 11				1,498,168 1 0
Re-insurance account (less expenses)	49,759 9 8		Stamps		1,054 19 2
Underwriting suspense account	63,860 11 8		Cash at bankers and on hand and bills receivable		38,489 16 10
Profit on sale of investments	8,651 10 1		Interest and rents accrued but not received		20,439 6 0
Dividends unpaid	426 15 0		Accounts due to the company		129,676 13 1
Transfer fees reserved	732 12 6				
Accounts due by the company	63,347 19 4				
	£1,687,828 16 1				£1,687,828 16 1

THE CANADA ACCIDENT ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—R. WILSON SMITH. | Secretary and Chief Agent—T. H. HUDSON.

Head Office—Montreal.

(Incorporated June 23, 1887, by 50-51 Vic., cap. 106; amended in 1899 by 62-63 Vic., cap. 98. Commenced business in Canada, September 10, 1888.)

CAPITAL.

Amount of capital authorized	$	500,000 00
" subscribed for		108,300 00
" paid up in cash		43,320 00

(For List of Shareholders, see Appendix.)

LEDGER ASSETS.

Bonds and debentures in deposit with Receiver General, viz.:—

	Par value.	Market value.
Town of Whitby debentures	$ 302 02	$ 302 02
City of St. Catharines "	12,000 00	12,336 00
Town of St. Louis "	10,000 00	10,200 00
Province of New Brunswick, 4 p. c. bonds	5,000 00	5,310 00
" " 3 p. c. bonds	9,733 33	9,149 33
" Quebec 5 p. c. bonds	1,000 00	1,050 00
Total par and market values	$ 38,035 35	$ 38,347 35

Carried out at market value	$	38,347 35

Stocks and bonds held by Company, viz.:—

	Par value.	Market value.
Dominion of Canada inscribed stock	$ 37,960 00	$ 38,339 60
City of St. Henri debentures	8,000 00	8,880 00
Canadian Northern Railway Co.'s bonds	12,166 66	12,531 66
Town of Sydney, N. S., debentures	5,000 00	4,875 00
Town of St. Louis debentures	5,000 00	5,250 00
" Valleyfield "	5,000 00	4,750 00
" Hintonburgh "	2,500 00	2,650 00
	$ 75,626 66	$ 77,276 26

Carried out at market value		77,276 26
Cash on hand at head office		2,239 40
Cash in Canadian Bank of Commerce		8,637 34
Plate Glass Trust Deposit		100 00
Agents' ledger balances		10 65
Total	$	126,611 00

CANADA ACCIDENT—*Continued.*

OTHER ASSETS.

Office furniture		$ 530 60
Interest accrued		474 31
Gross premiums due and uncollected on policies in force, viz.:—		
Accident	$ 3,210 25	
Plate Glass	1,015 04	
Sickness	128 10	
Employer's Liability	295 90	
Total	$ 4,649 29	
Less commission	1,162 32	
Net amount of outstanding premiums		3,486 97
Amount due for reinsurance losses		431 95
Total assets		$ 131,534 83

LIABILITIES.

(1) LIABILITIES IN CANADA.

For Accident Losses.

Amount of losses claimed but not adjusted	$ 41 98	
Amount of losses known or reported, proof not filed	1,703 75	
" " resisted, not in suit	2,000 00	
Total	$ 3,745 73	
Deduct reinsurance	35 00	
Total net amount of unsettled claims for accident losses		$ 3,710 73

For Plate Glass Losses.

Net amount of losses claimed, but not adjusted	$ 468 59	
Net amount of losses known or reported, proof not filed	113 25	
Total net amount of unsettled claims for plate glass losses		581 84

For Sickness Losses.

Net amount of losses known or reported, proof not filed	$ 10 00	
Total net amount of unsettled claims for sickness losses		10 00
Total net amount of unpaid claims		$ 4,302 57
Reserve of unearned premiums for all outstanding accident risks		12,349 42
" " " plate glass risks		19,358 57
" " " sickness risks		2,139 29
" " " elevator and employers' liability		1,114 91
Due and accrued for reinsurance		109 25
Agents' balances		325 98
Total liabilities in Canada		$ 39,699 99

CANADA ACCIDENT—*Continued.*

(2) LIABILITIES IN OTHER COUNTRIES.

Net amount of accident claims unpaid	$	345 28
Total net reserve for accident risks		2,688 02
Due and accrued for reinsurance		763 07
Total liabilities in other countries	$	3,796 37
Total liabilities (excluding capital stock) in all countries	$	43,496 36
Surplus of assets over liabilities	$	88,038 47
Capital stock paid up	$	43,320 00

INCOME.

	In Canada.	Other countries.
Accident Risks—		
Gross cash received for premiums	$ 27,476 86	$ 3,570 78
Deduct reinsurance, rebate, abatement and return premiums	3,856 98	31 09
Net cash received for said premiums	$ 23,619 88	$ 3,539 69
Sickness Risks—		
Gross cash received for premiums	$ 4,326 28	$ 13 78
Deduct reinsurance, rebate, abatement and return premiums	188 84	13 78
Net cash received for said premiums	$ 4,137 44	Nil.
Plate Glass Risks—		
Gross cash received for premiums	$ 17,194 80	
Deduct reinsurance, rebate, &c	1,241 31	
Net cash received for said premiums	$ 15,953 49	
Elevator and Employer's Liability Risks—		
Gross cash received for premiums	$ 1,002 00	
Deduct reinsurance, &c		
Net cash received for said premiums	$ 1,002 00	
Total net cash received for premiums		$ 48,252 50
Received for interest		4,353 50
Total income		$ 52,606 00

EXPENDITURE.

	In Canada.	Other countries.
Accident Risks—		
Amount paid during the year for claims occurring in previous years (which claims were estimated in the last statement at $521.60)	$ 450 03	$ .....
Amount paid for claims occurring during the year	$ 5,742 07	$ 406 46
Deduct reinsurance	603 57	.....
Net amount paid during the year for said claims	$ 5,138 50	$ 406 46
Total net amount paid during the year for accident claims	$ 5,588 53	$ 406 46
Sickness Risks—		
Amount paid during the year for claims occurring in previous years (which claims were estimated in the last statement at $15)	$ Nil.	
Amount paid for claims occurring during the year	654 89	
Net amount paid during the year for said claims	$ 654 89	

CANADA ACCIDENT—*Continued.*

EXPENDITURE—*Concluded.*

Plate Glass Risks—		
Amount paid during the year for claims occurring in previous years (which claims were estimated in the last statement at $996.15)	$ 866 84	
Amount paid for claims occurring during the year	4,930 51	
Total net amount paid during the year for plate glass claims	$ 5,797 35	
Total net amount paid during the year for accident, sickness and plate glass claims		$ 12,447 23
Amount of dividends paid during the year		4,184 54
Paid or allowed for commission or brokerage		13,104 98
Salaries, fees and all other charges of officials		7,397 41
Paid for taxes		1,145 52
Miscellaneous payments, viz.:—Printing and stationery, $383.65; advertising, $699.56; elevator inspection, $45.50; rent, $350.00; postage, express and exchange, $455.86; general expenses, $552.28		2,486 85
Total expenditure		$ 40,766 53

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, January 1, 1904		$ 114,905 15
Income as above		52,606 00
		$ 167,511 15
Expenditure as above		$ 40,766 53
Written off bonds, $397.10; bills receivable, $62.50		459 60
		$ 41,226 13
Balance—net ledger assets, December 31, 1904		$ 126,285 02

CANADA ACCIDENT—*Concluded.*

RISKS AND PREMIUMS.

Accident Risks.	In Canada. No.	In Canada. Amount.	In Canada. Premiums thereon.	In other Countries. No.	In other Countries. Amount.	In other Countries. Premiums thereon.	Total in all Countries. No.	Total in all Countries. Amount.	Total in all Countries. Premiums thereon.
Gross policies in force at date of last statement	2,542	$ 6,837,313	$ 24,689 23	97	$ 317,440	$ 1,109 81	2,639	$ 7,154,753	$ 25,799 04
Taken during the year—new and renewed	2,510	6,944,250	27,431 81	371	1,381,715	5,118 07	2,881	8,325,965	32,549 88
Total	5,052	$ 13,781,563	$ 52,121 04	468	$ 1,699,155	$ 6,227 88	5,520	$ 15,480,718	$ 58,348 92
Deduct terminated	2,580	6,965,313	26,500 08	102	341,773	851 84	2,682	7,307,086	27,351 92
Gross in force at end of year	2,472	$ 6,816,250	$ 25,620 96	366	$ 1,357,382	$ 5,376 04	2,838	$ 8,173,632	$ 30,997 00
Deduct reinsured	.....	192,999	922 11	.....	.....	.....	....	192,999	922 11
Net in force on December 31, 1904	2,472	$ 6,623,251	$ 24,698 85	366	$ 1,357,382	$ 5,376 04	2,838	$ 7,980,633	$ 30,074 89
Sickness Risks.									
Gross policies in force at date of last statement	1,742	.....	$ 4,009 70	1	.....	$ 13 78	1,743	.....	$ 4,023 48
Taken during the year	1,793	.....	4,307 23	.....	.....	.....	1,793	.....	4,307 23
Total	3,535	.....	$ 8,316 93	1	.....	$ 13 78	3,536	.....	$ 8,330 71
Deduct terminated	1,747	.....	4,038 34	1	.....	13 78	1,748	.....	4,052 12
Gross and net in force at Dec. 31, 1904	1,788	.....	$ 4,278 59	.....	.....	.....	1,788	.....	$ 4,278 59
Plate Glass Risks.									
Gross policies in force at date of last statement	2,050	.....	$ 33,727 87	.....	.....	.....	.....	.....	.....
Taken during the year	1,256	.....	17,285 55	.....	.....	.....	.....	.....	.....
Total	3,306	.....	$ 51,013 42	.....	.....	.....	.....	.....	.....
Deduct terminated	1,043	.....	12,617 34	.....	.....	.....	.....	.....	.....
Gross and net in force at Dec. 31, 1904	2,263	.....	$ 38,396 08	.....	.....	.....	.....	.....	.....
Elevator and Employer's Liability Risks.									
Gross policies in force at date of last statement	14	$ 145,000	$ 1,604 00	.....	.....	.....	.....	.....	.....
Taken during the year—new and renewed	16	165,000	1,317 90	.....	.....	.....	.....	.....	.....
Total	30	$ 310,000	$ 2,921 90	.....	.....	.....	.....	.....	.....
Deduct terminated	9	90,000	920 00	.....	.....	.....	.....	.....	.....
Gross and net in force at Dec. 31, 1904	21	$ 220,000	$ 2,001 90	.....	.....	.....	.....	.....	.....

THE CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—DENIS MURPHY. | Secretary-Treasurer—J. P. DICKSON.
Chief Agent—JOHN EMO. | Head Office—Ottawa, Ont.

(Incorporated July 23, 1894, by 57-58 Vic., cap. 118; amended in 1899 by 62-63 Vic., cap. 106. Commenced business in Canada, August 27, 1895.)

CAPITAL.

Amount of capital authorized	$	500,000 00
" subscribed		200,000 00
" paid up in cash		40,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Loans secured by mortgage, first liens on real estate	$	19,000 00

Stocks and bonds in deposit with the Receiver General, viz.:—

	Par value.	Account value.
Canada 3½ p. c. stock	$ 20,000 00	$ 20,000 00
Province of Quebec 5 per cent bonds	4,866 67	5,644 12
City of Ottawa bonds	564 49	583 75
City of Belleville bonds	5,000 00	5,132 88
Total par and account values	$ 30,431 16	$ 31,360 75

Carried out at account value		31,360 75
Central Counties Railway bonds, account value		5,050 00
City of Winnipeg bonds, account value		10,000 00
City of Stratford 4 p. c. bonds, account value		5,000 00
City of Vancouver 3½ p. c. bonds, account value		4,400 00
Cash on hand at head office		575 24

Cash in banks, viz.:—

Bank of Ottawa savings account	$ 10,000 00	
" current account	3,533 49	
Total		13,553 49
Interest accrued		777 90
Agents' balances		3,776 15
Office furniture and equipment		1,935 16
Outstanding accident premiums		39,431 41
Total assets	$	134,860 10

CANADIAN RAILWAY ACCIDENT—*Continued.*

LIABILITIES.

Accident claims known or reported, proof not filed	$ 16,000 00	
Sickness " " "	4,000 00	
Total net amount of unpaid accident and sickness claims		$ 20,000 00
Reserve of unearned premiums for all outstanding accident risks		95,609 52
Total liabilities (excluding capital stock)		$ 115,609 52

INCOME.

Gross cash received for accident policies		$ 235,589 91
Deduct reinsurance, rebate, abatement and returns premiums		41,569 91
Net cash received for accident premiums		$ 194,020 00
Received for interest and dividends		2,835 67
Other income		6 00
Total income		$ 196,861 67

EXPENDITURE.

For Accident Risks :—

Net amount paid during the year for accident losses occurring in previous years (which losses were estimated in the last statement at $7,124.04)	$ 6,190 09	
Paid for accident losses occurring during the year	$ 78,753 37	
Deduct reinsurances	429 19	
Net amount paid during the year for said claims	$ 78,324 18	
Total net amount paid during the year for accident losses		$ 84,514 27

For Sickness Risks :—

Net amount paid during the year for sickness claims occurring in previous years (which claims were estimated in the last statement at $1,656.48)	$ 1,618 06	
Amount paid for claims occurring during the year	$ 14,931 68	
Deduct reinsurances	187 14	
Net amount paid during the year for said claims	$ 14,744 54	
Total net amount paid for sickness claims		16,362 60
Total net amount paid during the year for accident and sickness claims		$ 100,876 87
Amount of dividends paid during the year		2,400 00
Commission or brokerage		56,452 00
Salaries		11,649 76
Taxes		1,997 42
Office furniture		474 65
Written off agents' accounts		51 12
Miscellaneous payments, viz.:—Travelling expenses, $1,343.11 ; printing and stationery, $2,695.72; rent, $1,709.46 ; legal costs, $373.52 ; postage, telegrams, &c., $926.28 ; meetings, $374.70 ; miscellaneous, $1,581.90 ; express charges, $315.65 ; telephones, $207.48 ; lighting, $65 ; exchange, $200.49 ; advertisements, $1,195.72 ; agents' convention, $834.01		11,823 04
Total expenditure		$ 185,724 86

CANADIAN RAILWAY ACCIDENT—*Concluded.*

CASH ACCOUNT,

1903.		1904.	
Dec. 31.—To balance in hand and in banks	$ 11,855 15		
		Dec. 31.—By expenditure as above	$ 185,724 86
1904.		Investments	12,400 00
Dec. 31.—To income as above	196,861 67	Net advances to agents	3,263 23
Received from realization of investments	6,800 00	Balance in hand and in banks at this date	14,128 73
	$ 215,516 82		$ 215,516 82

RISKS AND PREMIUMS.

	In Canada.		
	No.	Amount.	Premiums.
Accident Risks.		$	$ cts.
Gross policies in force at date of last statement	12,936	16,044,252	162,280 01
Taken during the year—new	19,805	25,969,581	244,662 20
Total	32,741	42,013,833	406,942 21
Deduct terminated	16,317	20,627,500	209,216 23
Gross in force at end of year	16,424	21,386,333	197,725 98
Deduct reinsured		1,393,725	6,506 94
Net in force, Dec. 31, 1904	16,424	19,992,608	191,219 04

EMPLOYERS' LIABILITY BUSINESS.

(Included in above figures.)

Number of risks written and in force	8	
Amount of risks " "		$ 80,000 00
Premiums received		5,334 95
Losses paid		452 00

THE DOMINION GUARANTEE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—F. W. EVANS.
Head Office—Montreal.

Secretary—WILLIAM J. KIRBY.
General Manager and Chief Agent—CHAS. W. HAGAR.

(Incorporated April 26, 1893, by 56 Vic., cap. 78; amended in 1894 by 57-58 Vic., cap. 121, and in 1901 by 1 Edward VII., cap. 95 and in 1903 by 3 Edward VII., cap. 113. Commenced business in Canada, June 6, 1893.)

CAPITAL.

Amount authorized and subscribed for	$ 200,000 00
Amount paid up in cash	60,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

* Stocks and bonds owned by the Company:—

	Par value.	Market value.	
Montreal Protestant school bonds—4 per cent	$ 28,000 00	$ 28,450 80	
Town of Peterborough bonds	15,000 00	14,700 00	
Total par and market value	$ 43,000 00	$ 43,150 80	
Carried out at book value			$ 42,670 00
Electric plant			28,659 00
Cash on hand at head office			933 52
Cash in Molsons Bank			9,958 49
Total ledger assets			$ 82,221 01

OTHER ASSETS.

Market value of stocks and bonds over book value	480 80
Office furniture	1,055 89
Outstanding premiums (Burgulary Guarantee)	3,756 50
Earnings of other branches outstanding, viz.:—Electric, $1,857.63; advance messenger service, $387.32; patrol service, $29.99; special watchings, $164.25; burglary alarm maintenance, $39.57; fire alarm maintenance, $20.10; merchants key depository, $14.25; signal box service, $149.98; total, $2,663.09, less prepaid, (including $361.78 postal service) $1,489.92	1,173 17
Total assets	$ 88,687 37

* Deposited with Receiver General.

DOMINION GUARANTEE—*Continued.*

LIABILITIES.

Net amount of losses claimed but not adjusted		$ 1,646 70
Reserve of unearned premiums		11,460 28
Due for directors' fees, salaries, commission, &c., (including $146, electric branch)		2,575 35
Cash dividends to stockholders remaining unpaid		4,800 00
Total liabilities (excluding capital stock)		$ 20,482 33

INCOME.

For Burglary Guarantee Risks.

Gross cash received for premiums	$ 22,159 64	
Deduct reinsurance, rebate, abatement and return premiums	1,111 82	
Total net cash received for premiums		$ 21,047 82
Received for interest on bonds and mortgages		1,832 15
Total income		$ 22,879 97

EXPENDITURE.

For Burglary Guarantee Risks.

Net amount paid during the year for claims occurring in previous years (which claims were estimated in the last statement at $1,796.78)	$ 1,670 25	
Amount paid for claims occurring during the year	$ 6,517 95	
Deduct salvage and reinsurances	768 00	
Net amount paid during the year for said claims	$ 5,749 95	
Total net amount paid during the year for burglary guarantee losses		$ 7,420 20
Amount of dividends and bonus paid during the year		4,800 00
Commission or brokerage		3,235 48
Salaries, fees and other charges of officials		3,990 00
Taxes		639 80
Miscellaneous payments, viz. :—Travelling expenses, $245.68; printing and stationery, $189.37; patrol, $792.17; advertising, $286.71; rent, $360; legal, $45; office furniture, $14; sundries, $402.91		2,335 84
Total expenditure		$ 22,421 32

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, Jan. 1, 1904		$ 81,264 55
Income as above		22,879 97
Net cash income from other branches		2,182 20
		$ 106,326 72
Expenditure as above	$ 22,421 32	
Written off electric plant	1,684 39	
		24,105 71
Balance—net ledger assets, Dec. 31, 1904		$ 82,221 01

DOMINION GUARANTEE—*Concluded.*

RISKS AND PREMIUMS IN CANADA.

Burglary Guarantee Risks.	No.	Amount.	Premiums thereon.
Gross policies in force at beginning of the year...	1,614	$ 2,904,981	$ 22,139 71
Policies taken during the year—new.....	318	761,460	6,047 30
" " renewed.....	1,288	2,397,881	17,890 88
Total	3,220	$ 6,064,322	$ 46,077 89
Deduct terminated.....	1,694	3,039,431	23,157 33
Gross and net in force at Dec. 31, 1904.....	1,526	$ 3,024,891	$ 22,920 56

Total number of policies in force at date	1,526	
Total net amount in force.....		$ 3,024,891 00
Total premiums thereon		22,920 56

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—GEO. GOODERHAM. | General Manager—J. E. ROBERTS.

Principal Office—Toronto, Ont.

(Incorporated, June 23, 1887, by 50–51 Vic., cap. 105; amended in 1893 by 56 Vic., cap. 80; and in 1898 by 61 Vic., cap. 102; and in 1899 by 62–63 Vic., cap. 108. Commenced business in Canada, November 5, 1887.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed for	237,400 00
Amount paid up in cash	106,830 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Amount secured by way of loans on real estate, by bond or mortgage first liens		$ 9,518 66
Amount of loans as above on which interest has been overdue for one year or more previous to statement	$8,918.66	

Stocks and bonds owned by the company, viz.:—

	Par value.	Book value.
City of Hamilton debentures	$ 20,000 00	$ 21,309 00
City of Brantford "	10,000 00	10,523 50
Town of Woodstock "	17,000 00	18,018 25
Town of Dundas "	9,000 00	9,381 00
City of Ottawa "	5,546 50	5,600 83
City of Chatham "	5,586 60	5,942 25
City of Vancouver "	24,000 00	21,663 13
Tity of Toronto "	9,733 33	9,733 32
City of Peterboro "	10,000 00	9,855 28
Total deposit with Receiver General	$ 110,866 43	$ 112,026 57
Toronto Railway bonds	10,219 99	10,568 80
City of Toronto debentures	9,733 33	9,733 32
Town of Strathroy "	10,495 86	10,495 86
City of London "	10,000 00	10,084 97
City of Windsor "	10,165 63	9,896 72
Canada Permanent Mortgage Corporation debentures	10,000 00	10,000 00
Total par and book values	$ 171,481 24	$ 172,806 24

Carried out at book value		172,806 24
Cash on hand at head office		3,416 62
Cash in Traders' Bank	$ 16,166 20	
" " (special trust account)	2,398 00	
" Union Bank	3,915 87	
Total carried out		22,480 07
Agents' balances		2,222 54
Mortgagors' account		1,181 70
		$ 211,625 83

SESSIONAL PAPER No. 8

DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Continued.*

OTHER ASSETS.

Office furniture		$ 1,822 73
Interest accrued		2,057 00
Gross premiums due and uncollected on policies in force, viz :—		
Accident	$25,457 99	
Guarantee	1,835 61	
Total outstanding premiums		27,293 60
Total assets		$ 242,799 16

LIABILITIES.

For Accident Policies, viz :—		
Amount claimed but not adjusted	$1,454 98	
Amount known or reported, proof not filed	8,600 33	
Total net amount of unsettled claims for accident losses		$ 10,055 31
For Sickness Policies, viz :—		
Amount claimed but not adjusted	$ 1,454 98	
" known and reported, proof not filed	8,600 33	
Total net amount of unsettled claims for sickness losses		2,353 57
For Guarantee Policies, viz :—		
Total amount of unsettled guarantee claims reported		1,098 00
Total unsettled losses		$ 13,506 88
Reserve for Unearned Premiums—		
Accident and sickness	$ 83,072 24	
Guarantee	11,371 63	
Special reserve for profit sharing	243 58	
Total net reserve of unearned premiums		94,687 45
Amount of all other claims against the company		2,398 00
Total liabilities (excluding capital stock)		$ 110,592 33
Capital stock paid up		$ 106,830 00

INCOME.

For Accident Risks—		
Gross cash received for premiums	$188,187 09	
Deduct reinsurance, rebate, abatement and return premiums	4,106 66	
Net cash received for accident premiums	$184,080 43	
For Guarantee Risks—		
Gross cash received for premiums	$ 28,392 82	
Deduct reinsurance, rebate, abatement and return premiums	2,820 90	
Net cash received for guarantee premiums	$ 25,571 92	
Total net cash received for premiums		$ 209,652 35
Cash received for interest and dividends on stocks		6,734 53
Total income		$ 216,386 88

DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Continued.*

EXPENDITURE.

For Guarantee Risks—		
Net amount paid for claims occurring in previous years (which claims were estimated in the last statement at $1,507.01)	$ 889 45	
Amount paid for claims occurring during the year	$ 5,855 94	
Deduct amount recovered	2,690 05	
Net amount paid during the year for said claims	$ 3,255 89	
Total net amount paid for guarantee losses	$ 4,145 34	
For Accident Risks—		
Net amount paid during the year for claims occurring in previous years (which claims were estimated in last statement at $9,158.04)	$ 7,604 70	
Amount paid for claims occurring during the year	$ 56,221 79	
Deduct amount paid for reinsurance	384 82	
Net amount paid for said claims	$ 55,836 97	
Total net amount paid for accident claims	$ 63,441 67	
For Sickness Risks—		
Net amount paid for claims occurring in previous years (which claims were estimated in the last statement at $3,108.80)	$ 3,235 25	
Amount paid for claims occurring during the year	13,982 74	
Total net amount paid for sickness claims	$ 17,217 99	
Total amount paid for claims		$ 84,805 00
Amount of dividends paid during the year		10,683 00
Commission or brokerage		59,613 53
Salaries, fees and all other charges of officials		15,658 56
Taxes		2,005 29
Miscellaneous payments, viz:—Sundry expenses, $2,651.00; printing and advertising, $5,444.31; office furniture, $508.25; travelling expenses, $2,246.20; rent, $1,826.67; postage, telegraph, exchange and express, $2,265.75; light, $92.24; law costs, $49.10		15,083 52
Total expenditure		$ 187,848 90

CASH ACCOUNT.

1903. *Dr.*		
Dec. 31—To Balance in hand and in bank		$ 25,622 61
1904.		
Dec. 31—To Income as above		216,386 88
Received from mortgagors' account		65 07
From realization of investments		1,804 10
" trust accounts		1,459 35
		$ 245,338 01
1904. *Cr.*		
Dec. 31—By expenditure as above		$ 187,849 90
Investments		29,966 95
Agents' balances, suspense account, &c		1,624 47
Balance in hand and in banks at this date		25,896 69
		$ 245,338 01

SESSIONAL PAPER No. 8

DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Continued.*

MISCELLANEOUS.

Accident Risks.	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	13,835	$ 25,679,849	$ 168,095 62
Taken during the year—new	9,988	11,284,571	94,556 80
" " renewed	7,452	15,496,316	84,610 46
Total	31,275	$ 52,460,736	$ 347,262 88
Deduct terminated	15,780	27,353,665	179,096 34
Gross in force at end of year	15,495	$ 25,107,071	$ 168,166 54
Deduct reinsured		395,250	2,022 06
Net in force at December 31, 1904	15,495	$ 24,711,821	$ 166,144 48
Guarantee Risks.			
Gross policies in force at date of last statement	1,269	$ 4,937,947	$ 19,759 88
Taken during the year—new	754	3,668,770	11,818 60
" " renewed	899	4,047,059	15,483 89
Total	2,922	$ 12,653,776	$ 47,062 37
Deduct terminated	1,275	5,696,447	22,377 73
Gross in force at end of year	1,647	$ 6,957,329	$ 24,684 64
Deduct reinsured		663,700	1,941 38
Net in force at December 31, 1904	1,647	$ 6,293,629	$ 22,743 26

Total number of policies in force at date	17,142	
Total net amount in force		$ 31,005,450 00
Total premiums thereon		188,887 74

THE DOMINION PLATE GLASS INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President and Chief Agent—A. RAMSAY. | Secretary—E. DOWSLEY.

Principal Office—Montreal.

(Incorporated May 22, 1888, by 51 Vic., cap. 95 Commenced business in Canada, Dec. 14, 1888, by taking over the plate glass business of A. Ramsay)

CAPITAL.

Amount of joint stock capital authorized		$ 50,000 00
Amount subscribed for		25,000 00
Amount paid up in cash		10,000 00

(*For List of Stockholders, see Appendix.*)

ASSETS.

Bonds deposited with the Receiver General, viz.:—

	Par value.	
Province of Quebec 5 per cent bonds	$ 5,000 00	
Montreal Protestant School Board bonds	11,000 00	
Total	$ 16,000 00	
Carried out at par value		$ 16,000 00
Deposit with Underwriters' Association		100 00
Loans on personal security of A. Ramsay & Son		8,453 01
Cash on hand at head office		566 38
Cash in Quebec Bank, Montreal		2,134 17
Agents' balances		903 65
Office furniture and fixtures		400 00
Plate glass		664 00
J. B. Reed & Son, Toronto agency		1,285 79
Total assets		$ 30,507 00

LIABILITIES.

Reserve of unearned premiums for all outstanding plate glass risks	$ 27,839 54
Total liabilities (excluding capital stock)	$ 27,839 54

INCOME.

Gross cash received for premiums	$ 23,393 17	
Deduct reinsurance	2,043 56	
Net cash received for premiums		$ 21,349 61
Received for interest on bonds		1,324 40
Total income		$ 22,674 01

DOMINION PLATE GLASS—*Concluded.*

EXPENDITURE.

Amount paid for plate glass losses occurring during the year	$ 7,489 97	
Deduct salvages and reinsurance	114 11	
Net amount paid for plate glass losses		$ 7,375 86
Amount of dividends paid during the year		2,000 00
Paid for commission or brokerage		6,517 77
Salaries, fees and all other charges of officials in Canada		5,200 00
Taxes		704 81
Sundry expenditure		472 22
Total expenditure		$ 22,270 66

CASH ACCOUNT.

1903.		1904.	
Dec. 31—To balance in hand and in banks at this date	$ 2,492 24	Dec. 31—By expenditure as above	$22,270 66
1904.		Toronto Agency	702 17
Dec. 31—To income as above	22,674 01	Plate Glass stock	13 25
A. Ramsay & Co	520 38	Balance in hand and in bank at this date	2,700 55
	$25,686 63		$25,686 63

RISKS AND PREMIUMS.

	No.	Premiums thereon.
Policies in force at date of last statement	2,876	$ 51,359 99
Taken during the year—new	904	15,914 37
" " renewed	349	5,813 75
Total	4,129	$ 73,088 11
Deduct terminated	1,102	18,636 98
Gross and net in force December 31, 1904	3,027	$ 54,451 13

Total number of policies in force	3,027	
Total premiums on policies in force		$ 54,451 13

THE EMPLOYERS LIABILITY ASSURANCE CORPORATION (LIMITED).

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—LORD CLAUD HAMILTON. | Secretary—S. STANLEY BROWN.

Chief Agent in Canada—RICHARD I. GRIFFIN.

Principal Office—London, England. | Head Office in Canada—Montreal.

(Incorporated, October 25, 1880. Licensed for Accident and Guarantee business in Canada, October 24, 1894, and commenced such business in 1895. New license issued for Accident, Guarantee and Sickness business, February 20, 1900.)

CAPITAL.

Amount of joint stock capital authorized	£	1,000,000
Amount subscribed for		750,000
Amount paid up in cash		150,000

ASSETS IN CANADA.

Stock and bonds in deposit with the Receiver General, viz.:—

	Par value.		
Canada bonds	$ 52,316 67		
Province of Quebec bonds	38,933 33		
Newfoundland bonds	34,553 33		
Manitoba debentures	15,573 33		
City of Quebec stock	4,866 67		
Province of British Columbia 3 p.c. stock	24,333 33		
Canadian Northern Railway guaranteed bonds	19,466 67		
Total	$ 190,043 33		
Carried out at par value		$	190,043 33
Cash at head office			7,534 86

Cash in banks in Canada, viz.:—

Bank of Montreal, Montreal	$ 2,677 42		
Sovereign Bank, Toronto	4,197 51		
Total			6,874 93

Agents' balances and outstanding premiums:—

Accident	$ 4,090 04		
Guarantee	3,317 98		
Sickness	3,560 46		
Liability	33,034 27		
Total			44,002 75
Total assets in Canada		$	248,455 87

EMPLOYERS LIABILITY—*Continued.*

LIABILITIES IN CANADA.

Net amount of accident claims reported	$ 1,012 00	
" guarantee " "	5,724 00	
" sickness " "	1,990 00	
" liability "	29,940 00	
Total net amount of unsettled claims for losses in Canada (estimated)		$ 38,666 00
Reserve of unearned premiums upon all unexpired risks in Canada, viz		
Accident risks	$ 13,499 55	
Guarantee "	14,490 88	
Sickness "	6,245 10	
Liability	124,131 78	
		158,367 31
Total liabilities in Canada		$ 197,033 31

INCOME IN CANADA.

For Guarantee Risks in Canada—		
Gross cash received for premiums	$ 30,122 60	
Deduct reinsurance, rebate, abatement and return premiums	1,159 71	
Net cash received for said premiums		$ 28,962 89
For Accident Risks in Canada—		
Gross cash cash received for premiums	$ 26,968 84	
Deduct reinsurance, rebate, abatement and return premiums	501 96	
Net cash received for said premiums		26,466 88
For Sickness Risks in Canada—		
Gross cash received for premiums	$ 11,408 25	
Deduct reinsurance, rebate, abatement and return premiums	96 05	
Net cash received for said premiums		11,312 20
For Liability Risks in Canada—		
Gross cash received for premiums	$ 252,988 08	
Less return premiums, rebates, &c.	17,107 70	
Net cash received for said premiums		235,880 38
Total income in Canada		$ 302,622 35

EXPENDITURE IN CANADA

For Guarantee Risks in Canada—		
Net amount paid during the year for claims occurring in previous years (which claims were estimated in the last statement at $870.00)	$ 910 25	
Amount paid for claims occurring during the year	$ 2,759 28	
Deduct salvage and reinsurance	1,098 76	
Net amount paid during the year for said claims	$ 1,660 52	
Total net amount paid for guarantee claims	$ 2,570 77	
For Accident Risks in Canada—		
Net amount paid during the year for claims occurring in previous years (which claims were estimated in the last statement at $2,225)	$ 2,783 33	
Amount paid for claims occurring during the year	7,196 07	
Total net amount paid for accident claims	$ 9,979 40	
For Sickness Risks in Canada—		
Net amount paid during the year for claims occurring in previous years (which claims were estimated in the last statement at $450)	$ 851 28	
Amount paid for claims occurring during the year	6,384 70	
Total net amount paid for sickness claims	$ 7,235 98	

EMPLOYERS LIABILITY—*Continued.*

EXPENDITURE—*Concluded.*

For Liability Risks in Canada.		
Net amount paid during the year for claims occurring in previous years (which claims were estimated in the last statement at $32,620)	$ 46,064 70	
Net amount paid for claims occurring during the year	86,345 73	
Total net amount paid for liability claims	$ 132,410 43	
Net amount paid during the year for liability, accident, guarantee and sickness losses in Canada		$ 152,196 58
Commission or brokerage in Canada		68,582 24
Salaries, fees and all other charges of officials in Canada		12,435 29
Taxes in Canada		2,567 57
Miscellaneous payments, viz.:—Travelling expenses, $2,352.25; postage telegrams, &c., $2,316.11; charges, $566.89; rent, $1,391.50; printing and stationery, $2,531.94; advertising, $554.00; office furniture, $454.03; legal expenses, $361.25		10,527 97
Total expenditure		$ 246,309 65

RISKS AND PREMIUMS.

Guarantee Risks in Canada—	No.	Amount.	Premiums thereon.
Policies in force at date of last statement	4,219	$ 5,864,026	$ 28,048 79
Policies taken during the year—new	2,265	2,139,500	10,090 38
" " renewed	2,426	4,633,331	20,649 31
Total	8,910	$ 12,636,857	$ 58,788 48
Deduct terminated	4,501	6,397,926	29,765 04
Gross in force at end of year	4,409	$ 6,238,931	$ 29,023 44
Deduct reinsured		12,500	41 67
Net in force at December 31, 1904	4,409	$ 6,226,431	$ 28,981 77
Accident Risks in Canada—			
Policies in force at date of last statement	1,612	$ 4,677,600	$ 22,762 62
Policies taken during the year—new	898	2,726,550	13,753 88
" " renewed	1,034	2,988,500	13,944 00
Total	3,544	$ 10,392,650	$ 50,460 50
Deduct terminated	1,685	4,951,350	23,471 40
Gross and net in force at December 31, 1904	1,859	$ 5,441,300	$ 26,989 10
Sickness Risks in Canada.			
Policies in force at date of last statement	1,642	$ 1,164,562	$ 9,434 26
Policies taken during the year—new	1,099	816,375	6,411 50
" " renewed	1,000	772,375	6,138 75
Total	3,741	$ 2,753,312	$ 21,984 51
Deduct terminated	1,656	1,172,562	9,484 31
Gross in force at end of year	2,085	$ 1,580,750	$ 12,500 20
Deduct reinsured		1,250	10 00
Net in force at December 31, 1904	2,085	$ 1,579,500	$ 12,490 20
Liability Risks in Canada.			
Policies in force at date of last statement	1,221	$ 12,265,000	$ 218,078 24
Policies taken during the year—new	511	5,115,000	124,696 09
" " renewed	859	8,678,000	140,828 66
Total	2,591	$ 26,058,000	$ 483,602 99
Deduct terminated	1,275	12,805,000	235,339 43
Gross and net in force December 31, 1904	1,316	$ 13,253,000	$ 248,263 56

EMPLOYERS LIABILITIES—*Continued.*

General Business Statement for the Year ending December 31, 1904.

Revenue Account.

			£	s.	d.
Balance of last account—					
As per last report			439,101	9	2
Special reserve now included			25,000	0	0
			£ 464,101	9	2
Less—Dividends for 1903			22,500	0	0
			£ 441,601	9	2
Revenue of the year—					
Premiums, less bonus and returns to the assured and reassurance	£638,737	9 11			
Interest and rents	27,487	3 5			
Transfer fees	20	17 6			
Profit on exchange	2,000	4 4			
			668,245	15	2
Hamilton House redemption fund investment :—					
Interest			194	4	7
			£1,110,041	8	11

			£	s.	d.
Charges against revenue of the year—					
Directors' and auditors' fees	£	3,605 0 0			
Salaries and house expenses		10,922 11 0			
Rents and rates		2,364 3 0			
Taxes (home and foreign)		11,641 15 2			
Advertising		1,943 14 10			
Books and stationery		5,301 14 6			
Legal costs and professional fees		1,103 2 5			
Branch and agency office charges		4,051 12 11			
Postage and parcels		327 17 5			
Travelling and inspection		5,551 9 4			
Total expenses	£	46,813 0 7			
Commission and losses paid and outstanding		533,794 15 1			
Furniture and repairs		551 19 9			
Bad debts		393 7 5			
Loss on sale of investments		168 3 0			
			581,721	5	10
Balance of this account			528,320	3	1
			£1,110,041	8	11

EMPLOYERS LIABILITY—*Concluded.*

BALANCE SHEET.

	£ s. d.	£ s. d.
Shareholders' capital—		
75,000 shares at £10 each	£750,000 0 0	
To capital called up—		
75,000 shares at £2 per share	150,000 0 0	
Amount due to other companies	1,790 3 10	
Outstanding liabilities, including commission	30,202 19 10	
Branch and agency balances	100 4 9	
Reserves—		
For outstanding losses	£173,187 8 9	
Revenue account balance...£528,320 3 1		
Less interim dividend, 1904. 7,500 0 0		
	520,820 3 1	
	694,007 11 10	
	£ 876,101 0 3	

	£ s. d.	£ s. d.
By investments, at cost—		
Bank of Ireland stock		5,586 0 9
Colonial government securities		64,640 9 8
Foreign government securities		121,424 3 7
Foreign and colonial municipal securities		144,967 13 9
Railway and other debentures and debenture stocks		275,680 0 10
Preference and ordinary stocks and shares		18,948 3 6
Hamilton House	£ 67,225 8 9	
Redemption fund investment	5,607 19 3	
		72,833 8 0
Freehold premises		4,403 19 2
Loans on securities		6,475 0 0
	£	714,958 19 3
Branch and agency balances		107,544 4 2
Amounts due from other companies		2,275 14 2
Outstanding premiums		14,272 19 4
Interest and rents accrued		8,631 19 7
Cash at bankers	£ 28,380 13 4	
Cash in hand	36 10 5	
		28,417 3 9
	£	876,101 0 3

THE GUARANTEE COMPANY OF NORTH AMERICA.

General Business Statement for the Year ending December 31, 1904.

President and Manager—Edward Rawlings. | Secretary—Richard B. Scott.

Head Office—57 Beaver Hall Hill, Montreal.

(Incorporated August 2, 1851, by Act of the Legislature of the late Province of Canada, 14–15 Vic., cap. 36; amended in 1873 by 36 Vic., cap. 22; and in 1880 by 43 Vic., cap 71; and in 1881 by 44 Vic., cap. 57. Commenced business in Canada, April, 1872. Commenced business in the United States, January, 1881.)

CAPITAL.

Amount of capital authorized	$ 1,000,000 00
Amount subscribed for	668,600 00
Amount paid up in cash	304,600 00

(For List of Stock-holders, see Appendix.)

LEDGER ASSETS.

Value of real estate (less encumbrances) held by the company	$ 60,350 00

Stocks and bonds owned by the company, viz.:—

Bonds.	Par value.	Market value.
Montreal Corporation	$ 10,500 00	$ 10,710 00
" Harbour	73,500 00	77,430 00
" Board of Trade, 2nds	2,500 00	Nil.
" Street Railway	3,700 00	3,848 00
Lake Champlain and St. Lawrence Junction Railway	5,000 00	4,600 00
Canada Southern Railway	10,000 00	10,650 00
Province of Quebec	1,000 00	1,060 00
City of Brooklyn, New York, Reg'd	110,000 00	108,900 00
City of New York, Reg'd	100,000 00	100,000 00
City of Richmond, Va	16,000 00	16,790 00
Total bonds	$ 332,200 00	$ 333,988 00
Stocks.		
Montreal Corporation stock	$ 38,300 00	$ 49,320 00
Dominion of Canada	2,399 67	2,399 67
U. S. Guarantee Company	149,100 00	164,010 00
Philadelphia Bourse	275 00	275 00
Montreal Telegraph Company	40,000 00	64,000 00
Western Union Telegraph Co	70,000 00	65,100 00
Bell Telephone Co	110,000 00	177,100 00
" (new)	40,000 00	50,000 00
Bank of Montreal	15,000 00	38,250 00
Merchants Bank of Canada	20,000 00	33,200 00
Montreal Street Railway	40,000 00	85,950 00
Total stocks	$ 525,074 67	$ 729,604 67
Total bonds and stocks	$ 857,274 67	$1,063,592 67

*Carried out at market value	1,063,592 67

*Of the above securities an amount of the par value of $58,399.67 is on deposit with the Receiver General.

GUARANTEE COMPANY—*Continued.*

LEDGER ASSETS—*Concluded..*

Cash on hand at head office and at branch offices		$ 2,825 45
Cash in banks, viz :—		
Quebec Bank, Montreal	$ 10,000 00	
Canadian Bank of Commerce, Montreal	10,000 00	
Dominion Bank, Montreal	11,602 26	
Chase National Bank, New York	1,198 00	
Bank of Montreal, Montreal	26,460 62	
" Chicago	15,276 17	
Cuyler, Morgan & Co., New York	7,505 53	
National Bank of Kentucky, Louisville, Ky	2,296 13	
Bank of Buffalo, Buffalo, N.Y	1,818 11	
Standard Bank of Canada, Toronto	11,742 77	
Union Trust Co., Pittsburg, Pa	6,658 91	
Fourth National Bank, Nashville, Tenn	2,749 05	
Third National Bank, Atlanta, Ga	4,816 98	
Philadelphia Trust, Safe Deposit and Insurance Co., Philadelphia	7,953 99	
First National Bank, Philadelphia	15,000 00	
Total cash in banks		135,078 52
Total ledger assets		$ 1,261,846 64

OTHER ASSETS.

Interest accrued	7,335 49
Premiums in course of collection	6,044 78
Office furniture and fixtures, including safes at head office and branches	3,691 55
Total assets	$ 1,278,918 46

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of losses claimed but not adjusted	$ 1,476 00
Reserve of unearned premiums for all outstanding risks in Canada	16,121 19
Due and accrued for salaries, rent, agency and other miscellaneous expenses, including commission for collecting outstanding premiums.	6,023 92
Total liabilities in Canada	$ 23,621 11

(2) *Liabilities in other Countries.*

Amount of losses in process of adjustment	$ 26,422 00	
Net amount of losses resisted and in suit	893 00	
Net amount of losses resisted, not in suit	6,687 00	
Total net amount of unsettled claims for guarantee losses ($10,310 of which accrued in previous years)		$ 34,002 00
Total reserve of unearned premiums for all outstanding risks		89,611 28

GUARANTEE COMPANY—*Continued.*

LIABILITIES—*Concluded.*

Due and accrued for salaries, rent, agency and other miscellaneous expenses, including commission for collecting outstanding premiums.		$ 1,016 66
Special provision for contingencies		20,000 00
Total liabilities in other countries		$ 144,629 94
Total liabilities (except capital stock) in all countries		$ 168,251 05
Surplus of assets over liabilities (excluding capital stock)		$ 1,110,667 41
Capital stock paid up		$ 304,600 00

INCOME.

For Guarantee Risks.	In Canada.	In other Countries.	
Gross cash received for premiums	$ 33,160 28	$ 227,085 23	
Deduct reinsurance, rebate, abatement and return premiums	2,739 11	59,696 95	
Net cash received for premiums	$ 30,421 17	$ 167,388 28	
Total net cash received for premiums in all countries			$ 197,809 45
Received for interest and dividends			49,098 10
Income received from all other sources, viz. :—Rents			2,108 45
Profit on sale of securities			1,113 22
Total income			$ 250,129 22

EXPENDITURE.

For Guarantee Risks.	In Canada.	In other Countries.	
Net amount paid during the year for claims occurring in previous years (which claims were estimated in the last statement at $8,626)	Nil.	$ 6,131 00	
Amount paid for claims occurring during the year	$ 5,642 37	$ 57,024 11	
Deduct reinsurance and savings and salvage	2,500 79	16,136 78	
Net amount paid during the year for said claims	$ 3,141 58	$ 40,887 33	
Total net amount paid during the year for guarantee claims.	$ 3,141 58	$ 47,018 33	
Total amount paid during the year for claims or losses in all countries.			$ 50,159 91
Amount of dividends paid during the year at 8 per cent.			24,368 00
Commission or brokerage			4,276 24
Salaries, fees and all other charges of officials			69,964 77
Taxes (state, national and municipal)			6,571 34
Miscellaneous payments, viz.:—Advertising, $1,107.09 ; rent, $7,277.89; postage, exchange, telegrams, &c., $6,149.72 ; printing and stationery, $3,249.97 ; legal expenses, $1,153 ; office furniture, $55 ; office expenses, $2,942.12 ; inspection and revision expenses, $14,196.99 ; expenses in defence of suits, $1,810.38			37,942 16
Total expenditure			$ 193,282 42

GUARANTEE COMPANY—*Concluded.*

CASH ACCOUNT.

Dec. 31, 1903— *Dr.*

To balance in hand and in banks as at this date	$	114,483 42

Dec. 31, 1904—

To income as above		250,129 22
Received from realization of investments		40,975 00
	$	405,587 64

Dec. 31, 1904— *Cr.*

By expenditure during the year as above	$	193,282 42
Investments during the year		74,401 25
Balance in hand and in banks at this date		137,903 97
	$	405,587 64

RISKS AND PREMIUMS.

For Guarantee Risks.	In Canada.		In other Countries.		Total in all Countries.	
	Amount.	Premiums thereon.	Amount.	Premiums thereon	Amount.	Premiums thereon.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross policies in force at date of last statement	8,620,778	32,614 23	57,852,038	217,970 19	66,472,816	250,584 42
Taken during the year—new	1,403,950	2,900 86	24,020,929	78,938 11	25,424,879	81,838 97
" " renewed.	8,691,028	30,024 57	51,853,500	145,993 61	60,544,528	176,018 18
Total	18,715,756	65,539 66	133,726,467	442,901 91	152,442,223	508,441 57
Deduct terminated, including renewed	9,707,328	31,751 69	70,849,150	233,989 04	80,556,478	265,740 73
Gross in force at date	9,008,428	33,787 97	62,877,317	208,912 87	71,885,745	242,700 84
Deduct reinsured	376,500	1,545 58	10,013,696	29,877 82	10,390,196	31,423 40
Net in force, Dec. 31, 1904	8,631,928	32,242 39	52,863,621	179,035 05	61,495,549	211,277 44

Total net amount in force	$61,495,549 00
Total net premiums thereon	211,277 44

THE LLOYDS PLATE GLASS INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—WILLIAM T. WOODS. | Secretary—CHAS. E. W. CHAMBERS.

Principal Office—63 William Street, New York.

Principal Office in Canada—Toronto. | Chief Agents in Canada—EASTMURE & LIGHTBOURN.

(Incorporated, August, 1882. Commenced business in Canada, July 12, 1886.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash	$ 250,000 00

ASSETS IN CANADA.

Bonds on deposit with the Receiver General, viz.:—

	Par value.	Market value.
Province of Manitoba bonds	$ 40,000 00	$ 40,796 00
City of Ottawa bonds	6,000 00	6,214 20
" Hamilton bonds	7,198 00	7,329 72
" Montreal stocks	5,000 00	5,093 50
" Winnipeg bonds	10,000 00	9,872 00
Total par and market values	$ 68,198 00	$ 69,305 42

Carried out at market value		$ 69,305 42
Deposited with Underwriters' Association		100 00
Premiums in course of collection		11,328 59
Total assets in Canada		$ 80,734 01

LIABILITIES IN CANADA.

Losses reported after close of year (estimated)	$ 2,500 00
Reserve of unearned premiums for all outstanding risks in Canada	60,407 05
Total liabilities in Canada	$ 62,907 05

INCOME IN CANADA.

Gross cash received for premiums during the year	$ 51,376 67	
Deduct reinsurance, rebate and return premiums	4,057 30	
Net cash received for premiums		$ 47,319 37
Received for interest		2,593 90
Total income in Canada		$ 49,913 27

LLOYDS PLATE GLASS—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for losses occurring during the year	$ 22,145 33	
Deduct salvages and reinsurances	3,041 64	
Net amount paid during the year for plate glass losses		$ 19,103 69
Commission or brokerage		18,927 77
Taxes		872 22
Miscellaneous payments, viz.:—Duty and other charges on supplies from head office, $48.60; Underwriters' Association, $178.94; insurance superintendence, $21.89; calendars, $338.40; travelling expenses, $60; other expenditure, $5		652 83
Total expenditure in Canada		$ 39,556 51

RISKS AND PREMIUMS.

Plate Glass Risks in Canada.	No.	Premiums thereon.
Gross policies in force at date of last statement	6,639	$ 114,680 93
Taken during the year—new and renewed	3,272	51,160 57
Total	9,911	$ 165,841 50
Deduct terminated	2,974	46,394 99
Gross and net in force, December 31, 1904	6,937	$ 119,446 51

Total number of policies in force in Canada at date	6,937	
Total premiums thereon		$ 119,446 51

General Business Statement for the Year ending December 31, 1904.

LEDGER ASSETS.

Book value of real estate unencumbered	$ 245,763 18
Book value of stocks and bonds held by the company	433,571 08
Cash on hand and in banks	21,778 57
Total ledger assets	$ 701,112 83

NON LEDGER ASSETS.

Market value of real estate over book value	19,236 82
" bonds and stocks over book value	18,428 90
Gross premiums in course of collection	76,542 13
Salvage glass on hand	9,944 05
Sundry accounts	220 00
Gross assets	$ 825,484 73
Deduct assets not admitted	16,658 95
Total admitted assets	$ 808,825 78

LLOYDS PLATE GLASS——*Concluded.*

LIABILITIES.

Net amount of unpaid losses	$	3,685 47
Unearned premiums		240,147 76
Commissions, brokerage and other charges due to agents		17,511 81
Due and accrued for agency expenses, plate glass, glazing, &c		8,223 30
Total liabilities, except capital stock	$	269,568 34
Capital stock paid up		250,000 00
Surplus beyond capital and other liabilities		289,257 44
Total liabilities	$	808,825 78

INCOME DURING THE YEAR.

Net cash received for premiums	$	431,873 46
Interest and dividends		17,194 35
Rents		14,856 88
Total cash income	$	463,924 69

EXPENDITURE DURING THE YEAR.

Net amount paid for losses	$	141,232 81
Dividends to stockholders		40,000 00
Paid for commission to agents		147,217 12
Salaries and travelling expenses of agents, &c		877 16
Salaries of officers and office employees		52,358 63
Taxes, licenses and fees		18,581 59
Rent		1,150 88
All other expenditure		21,282 05
Total expenditure	$	422,700 24

EXHIBIT OF PREMIUMS.

Premiums on plate glass risks, written or renewed during 1904	$	457,245 01
Premiums on risks terminated during the year		451,378 23
Premiums on net amount in force at December 31, 1904		479,206 72

THE LONDON GUARANTEE AND ACCIDENT COMPANY (LIMITED).

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

Principal Office—
61 Moorgate St., London, E.C., England.
Head Office in Canada—Toronto.

Secretary—E. G. LAUGHTON ANDERSON.
Manager for Canada—
D. W. ALEXANDER.

(Established A.D. 1867. Commenced business in Canada, July, 1880.)

CAPITAL.

Amount of joint stock capital authorized	£250,000 sterling.
Amount subscribed for	150,000 "
Amount paid up in cash	75,000 "

ASSETS IN CANADA.

Stocks and bonds in deposit with Receiver General, viz. :—

	Par value.	Book value.
Canada inscribed stock	$ 53,533 33	$ 54,068 67
City of Toronto debentures	19,466 67	19,077 33
Canada 4 per cent inscribed stock	10,220 00	10,731 00
Total par and book values	$ 83,220 00	$ 83,877 00

Carried out at value in account	$	83,877 00
Province of New Brunswick bonds (deposited with New Brunswick Government)		10,000 00
Cash at head office		3,977 61
Cash in Bank of Hamilton, Toronto		8,155 95
Agents' adjustments in Canada		437 47
Office furniture		1,000 00
Total	$	107,448 03

OTHER ASSETS.

Net amount of outstanding premiums—Accident	$ 9,396 47	
" " " Guarantee	3,249 82	
" " " Sickness	1,390 28	
" " " Employers' liability	682 30	
		14,718 87
Total assets in Canada	$	122,166 90

LONDON GUARANTEE AND ACCIDENT—*Continued.*

LIABILITIES IN CANADA.

Outstanding claims in Canada, viz.:—

Employers' liability, known or reported, proofs not filed.	$ 2,900 00	
Accident—claimed but not adjusted	270 00	
" —known or reported, proofs not filed	3,190 00	
Guarantee—claimed but not adjusted	1,908 37	
Sickness—known or reported, proofs not filed	740 00	
Guarantee—resisted, in suit (accrued in previous year)	2,500 00	
Total net amount of unsettled claims for losses in Canada		$ 11,508 37

Reserve of unearned premiums for all outstanding risks in Canada :—

Guarantee	$ 26,048 53	
Accident	37,501 73	
Sickness	4,055 03	
Emyloyers' liability	5,119 08	
Total reserve		72,724 37
Total liabilities in Canada		$ 84,232 74

INCOME IN CANADA.

For Guarantee Risks in Canada.

Gross cash received for guarantee premiums	$ 54,284 35	
Deduct reinsurance, rebate, abatement and return premiums	2,170 16	
Net cash received for said premiums		$ 52,114 19

For Accident Risks in Canada.

Gross cash received for accident premiums	$ 75,777 20	
Deduct reinsurance, rebate, abatement and return premiums	578 93	
Net cash received for said premiums		75,198 27

For Employers Liability Risks in Canada.

Gross cash received for employers' liability premiums	$ 10,617 66	
Deduct reinsurance, rebate, abatement and return premiums	10 00	
Net cash received for said premiums		10,607 66

For Sickness Risks in Canada.

Gross cash received for sickness premiums	$ 7,796 96	
Deduct reinsurance, rebate, abatement and return premiums	105 16	
Net cash received for said premiums		7,691 80
Total net cash received for premiums in Canada		$ 145,611 92
Interest on deposit received direct in England		3,231 46
Other interest receipts		459 22
Total income in Canada		$ 149,302 60

LONDON GUARANTEE AND ACCIDENT—*Continued.*

EXPENDITURE IN CANADA.

For Guarantee Risks in Canada.

Net amount paid during the year for losses occurring in previous years (which losses were estimated in last statement at $504.51)	$ 679 51	
Amount paid for losses occurring during the year	$ 14,538 48	
Deduct recoveries	6,840 75	
Net amount paid during the year for said losses	7,697 73	
Total net amount paid during the year for guarantee losses		$ 8,377 24

For Accident Risks in Canada.

Net amount paid during the year for accident losses occurring in previous years (which losses were estimated in the last statement at $5,450.50)	$ 5,083 60	
Net amount paid for accident losses occurring during the year	17,510 45	
Total net amount paid during the year for accident losses		22,594 05

For Employers' Liability Risks in Canada.

Net amount paid during the year for losses occurring in previous years (which losses were estimated in last statement at $600)	$ 744 50	
Net amount paid for losses occurring during the year	833 48	
Total net amount paid during the year for employers' liability losses		1,577 98

For Sickness Risks in Canada.

Net amount paid for claims occurring in previous years (which claims were estimated at $390 in last statement)	$ 176 43	
Net amount paid for sickness claims occurring during the year	4,601 01	
*Total net amount paid during the year for sickness claims		4,777 44
Total net amount paid during the year for guarantee, accident, employers' liability and sickness losses		$ 37,326 71
Paid for commission or brokerage in Canada		34,698 37
" salaries, fees and other charges of officials in Canada		16,551 86
" taxes in Canada		2,056 67
Miscellaneous payments, viz.:—Law costs, $969.86 ; medical fees, $227.25 ; printing and stationery, $2,291.65 ; travelling expens s, $3,887.56 ; postage and telegrams, $1,276.16 ; rent, $1,578.75 ; agency charges, $384.37 ; sundry expenses, $2,143.73 ; advertising, $997.62		13,756 95
Total expenditure in Canada		$ 104,390 56

* Not including $2,192.10 fever claims paid under accident policies.

LONDON GUARANTEE AND ACCIDENT—*Continued.*

RISKS AND PREMIUMS.

Guarantee Risks in Canada.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	3,172	$ 12,894,073	$ 53,110 95
Taken during the year—new	1,329	5,470,127	23,218 84
" " renewed	1,791	7,905,989	30,705 16
Total	6,292	$ 25,970,189	$ 107,034 95
Deduct terminated	3,334	13 076,523	54,937 89
Gross and net in force at Dec. 31, 1904	2,958	$ 12,893,666	$ 52,097 06
Accident Risks in Canada.			
Gross policies in force at date of last statement	6,451	$ 13,533,425	$ 72,189 72
Taken during the year—new	2,428	4,918,350	27,042 97
" " renewed	4,348	9,724,450	48,506 92
Total	13,227	$ 28,176,225	$ 147,739 61
Deduct terminated	6,521	13,663,125	72,723 65
Gross in force	6,706	$ 14,513,100	$ 75,015 96
Deduct reinsured		2,500	12 50
Net in force at Dec. 31, 1904	6,706	$ 14,510,600	$ 75,003 46
Employers' Liability Risks in Canada.			
Gross policies in force at date of last statement	117	$ 888,666	$ 7,212 64
Taken during the year—new	60	552,200	5,426 97
" " renewed	85	639,666	4,821 19
Total	262	$ 2,080,532	$ 17,460 80
Deduct terminated	118	894,666	7,222 64
Gross and net in force Dec. 31, 1904	144	$ 1,185,866	$ 10,238 16
Sickness Risks in Canada.			
Gross policies in force at date of last statement	1,007	$ 636,975	$ 5,106 36
Taken during the year—new	924	572,125	4,577 00
" " renewed	684	290,270	3,638 22
Total	2,615	$ 1,499,370	$ 13,321 58
Deduct terminated	1,033	653,975	5,211 52
Gross and net in force 31 December, 1904	1,582	$ 845,395	$ 8,110 06

Total number of policies in force in Canada at date	11,390	
Total net amount in force		$29,435,527 00
Total premiums thereon		145,448 74

LONDON GUARANTEE AND ACCIDENT—*Concluded.*

General Business Statement for the Year ending December 31, 1904.

Revenue Account.

Expenditure.	£ s. d.	*Income.*	£ s. d.
To claims, balance of account, and costs and expenses *re* settlements ..	163,503 9 3	By premiums, less bonus and rebates to assured and reassurances ..	316,071 14 7
To charges—Branch and agency commission, including reserves *re* balances, policy stamps	80,277 2 5	By interest, less tax	16,911 5 0
To income and other taxes, home and foreign	5,573 2 3	By profit and loss	875 5 7
To advertising, agency extension, printing and stationery	10,439 15 3		
To rent, salaries and general law charges, directors', auditors', medical and other fees.	29,950 12 7		
To postages, receipt stamps and miscellaneous charges	5,409 7 8		
To reserve fund	5,000 0 0		
To interim dividend paid Sept. 1904 ..... £ 5,625 0 0			
To balance carried to balance sheet 28,079 15 9			
	33,704 15 9		
	£333,858 5 2		£333,858 5 2

Balance Sheet.

	£ s. d.		£ s. d.
To capital—50,000 shares of £5 each £250,000, of which are subscribed : 25,000 ordinary shares £2 paid .... £ 50,000 5,000 5 p.c. pref. shares fully paid... 25,000	75,000 0 0	By investments—At cost less sinking fund ..... Certain of the above investments are deposited in connection with government business in England, and others abroad under foreign or colonial state laws.	532,301 8 7
To unclaimed dividends	462 5 10	By branch and agents' balances ..... £ 64,296 12 11	
To sundry creditors	12,144 10 10	Less reserve for commission, &c 16,866 0 0	47,430 12 11
To reserve for claims under investigation.	159,877 16 8		
To reserve	135,000 0 0		
To revenue account, including provision for current policies—		By cash at London bankers 7,269 0 10	
Balance from last year, after payment of dividend. £213,056 10 10		By cash at banks, at home and abroad 3,266 19 3	
Add balance of account for the year ending this date .. 28,079 15 9		By cash in hands of trustees 30,400 0 0	
		By cash in transit. .. 758 8 5	
		By cash on hand at head office & branches 2,194 9 11	
	241,136 6 7		43,888 18 5
	£623,620 19 11		£623,620 19 11

THE MARINE INSURANCE COMPANY (LIMITED).

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—ROBERT BARING. | Secretary—HENRY G. R. MAUGHAN.

Principal Office—20 Old Broad Street, London, Eng.

Head Office in Canada—Halifax. | Chief Agent in Canada—W.J.G.THOMSON.

(Established, July 30, 1836; incorporated in January, 1881. Commenced business in Canada, December 14, 1896.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	£	1,000,000
" paid up in cash		180,000

ASSETS IN CANADA.

Bonds in deposit with the Receiver General, viz.:—

British consolidated stock	$ 121,666 66	
Canadian Northern Railway guaranteed bonds	4,866 67	
Carried out at par value		$ 126,533 33

LIABILITIES IN CANADA.

Nil.

INCOME IN CANADA.

Net cash received for Inland Marine premiums	$	1,896 78
Net cash received for Inland Transit premiums		32,870 31
Total income in Canada	$	34,767 09

EXPENDITURE IN CANADA.

Paid for Inland Transit claims occurring during the year	$	13,810 00
Paid for commission or brokerage		3,476 71
Paid for taxes in Canada		228 95
Total expenditure	$	17,515 66

MARINE—*Concluded.*

RISKS AND PREMIUMS.

For Inland Marine Risks in Canada.	Amount.	Premiums thereon.
Policies taken during the year	$ 340,662 00	$ 1,896 78
Deduct terminated	340,662 00	1,896 78
For Inland Transit Risks in Canada.		
Policies taken during the year	$82,906,149 00	$ 32,870 31
Deduct terminated	82,906,149 00	32,870 31

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

BALANCE SHEET.

LIABILITIES.

Capital account, viz.:—			£	s.	d.
Capital subscribed	£ 1,000,000 0 0				
Less amount not called up	820,000 0 0				
			180,000	0	0
Reserve fund			650,000	0	0
Sundry creditors			14,955	16	2
Balance of underwriting account on the 31st December, 1903	£ 430,586 10 6				
The amount of settlements during 1904 applicable to 1903 and former years, was	£94,932 17 10				
Amount paid for dividends	80,000 0 0				
" added to reserve fund	25,000 0 0				
	199,932 17 10				
			230,653	12	8
Net amount of premiums and interest on investments for 1904 was	£ 304,993 0 1				
Settlements and office expenses for the year 1904 were	84,801 1 6				
			220,191	18	7
			£1,295,801	7	5

ASSETS.

Securities—					
Government, metropolitan and stock guaranteed by government	£ 188,118 1 4				
Indian government	48,000 0 0				
Indian railway	104,735 9 4				
Colonial	74,868 13 1				
Foreign government and American	275,425 4 4				
British railway	158,629 16 0				
Other	276,567 9 4				
			£1,126,344	13	5
House property in London and Amsterdam			73,872	7	1
Amount due for premiums and on reinsurance account			74,183	7	10
Sundry debtors			188	13	3
Cash at bankers			21,212	5	10
			£1,295,801	7	5

THE MARYLAND CASUALTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—JOHN T. STONE. | Secretary—JAMES F. MITCHELL.

Principal Office—Baltimore, Md., U S.A.

Chief Agent in Canada—J. WM. MACKENZIE. | Head Office in Canada—Toronto.

(Incorporated, March, 1898. Commenced business in Canada, May 12, 1903.)

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up in cash	$ 750,000 00

ASSETS IN CANADA.

Bonds on deposit with Receiver General, viz. :—

	Par value.	Market value.	Book value.
City of Toronto 3½ p.c. bonds	$ 38,933 33	$ 38,154 67	$ 38,154 67
" Charlottetown 4 p.c. bonds	10,000 00	10,100 00	10,100 00
Canadian Northern Railway 4 p.c. guaranteed bonds	44,773 33	45,892 66	45,668 80
Total	$ 93,706 66	$ 94,147 33	$ 93 923 47

Carried out at cost value		$ 93,923 47
Cash at head office in Canada		108 44
Cash deposited with Central Canada Loan and Savings Co.		3,952 54
Cash in Royal Bank of Canada		1,958 64
Cash deposited with Accident Underwriters' Association of Canada		100 00
Market value of bonds over cost value		223 86
Interest accrued		83 83

Net amount of outstanding and deferred premiums, viz. :—

Accident	$ 2,288 42	
Sickness	211 00	
Employers' liability	12,489 93	
Steam Boiler	700 00	
		15,689 35
Total assets in Canada		$ 116,040 13

LIABILITIES IN CANADA.

For Accident Losses—

Net amount of losses known or reported, proof not filed	$ 375 63

For Sickness Losses—

Net amount of losses known or reported, proof not filed	450 00

MARYLAND CASUALTY—*Continued.*

LIABILIAIES IN CANADA—*Concluded.*

For Employers' Liability Losses—

Reserve for losses reported in suit	$ 5,575 00	
" " " not in suit	20,750 00	
Total unsettled claims for employers' liability losses in Canada		26,325 00
Total net amount of unsettled losses		$ 27,150 63
Reserve of unearned premiums for outstanding risks in Canada, viz, :—		
Accident	$ 5,551 33	
Sickness	907 87	
Employers' Liability	22,998 45	
Steam Boiler	2,910 42	
Total reserve of unearned premiums carried out		32,368 07
Due and accrued for salaries, rent, &c		36 67
Total amount of all liabilities in Canada		$ 59,555 37

INCOME IN CANADA.

For Accident Risks in Canada.

Gross cash received for premiums	$ 11,003 05	
Deduct reinsurance, rebate, abatement and return premiums	1,395 52	
Net cash received for accident premiums		$ 9,607 53

For Sickness Risks in Canada.

Gross cash received for premiums	$ 2,085 75	
Deduct reinsurance, rebate, abatement and return premiums	337 55	
Net cash received for sickness premiums		1,748 20

For Employers' Liability Risks in Canada.

Gross cash received for premiums	$ 52,316 70	
Deduct reinsurance, rebate, abatement and return premiums	4,400 95	
Net cash received for employers' liability premiums		47,915 75

For Steam Boiler Risks in Canada.

Gross cash received for premiums	$ 3,114 17	
Deduct reinsurance, rebate, abatement and return premiums	217 50	
Net cash received for steam boiler premiums		2,896 67
Total net cash received for premiums		$ 62,168 15
Received for interest		1,615 66
Total income in Canada		$ 63,783 81

MARYLAND CASUALTY—*Continued.*

EXPENDITURE IN CANADA.

For Accident Risks.

Net amount paid during the year for claims occurring in previous years (which claims were estimated in the last statement at $44)	$ 210 40	
Amount paid for claims occurring during the year	2,822 74	
Total net amount paid during the year for accident claims		$ 3,033 14

For Sickness Risks.

Net amount paid for sickness claims occurring during the year	$ 94 28	
Total net amount paid during the year for sickness claims		94 28

For Employers' Liability Risks.

Net amount paid during the year for claims occurring in previous years (which claims were estimated in the last statement at $1,125)	$ 7,182 87	
Amount paid for claims occurring during the year	4,271 36	
Total net amount paid during the year for employers' liability claims		11,454 23

For Steam Boiler Risks.

Net amount paid during the year for steam boiler claims	Nil.

Total net amount paid during the year for all claims or losses in Canada	$ 14,581 65
Commission or brokerage in Canada	11,355 34
Salaries, travelling expenses and all other charges of officials in Canada	7,173 16
Taxes in Canada	983 42
All other payments and expenditures in Canada	3,121 22
Total expenditure in Canada	$ 37,214 79

RISKS AND PREMIUMS.

Accident Risks.	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	219	$ 542,000	$ 3,157 07
Taken during the year—new	551	1,498,000	10,329 76
" renewed	184	478,250	2,374 67
Total	954	$ 2,518,250	$ 15,861 50
Deduct terminated	402	1,063,500	4,758 85
Gross and net in force at December 31, 1904	552	$ 1,454,750	$ 11,102 65
Sickness Risks.			
Gross policies in force at date of last statement	111	$ 133,000	$ 769 51
Taken during the year—new	259	346,500	1,730 75
" renewed	58	112,350	458 50
Total	428	$ 591,850	$ 2,958 76
Deduct terminated	164	208,600	1,143 01
Gross and net in force at December 31, 1904	264	$ 383,250	$ 1,815 75

MARYLAND CASUALTY—*Continued.*

RISKS AND PREMIUMS—*Concluded.*

Employers' Liability Risks.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement....	70	$ 162,500	$ 26,514 23
Taken during the year—new	197	528,000	31,403 36
" renewed	51	141,000	20,312 01
Total..	318	$ 831,500	$ 78,229 60
Deduct terminated	100	242,500	32,232 69
Gross and net in force at December 31, 1904.....	218	$ 589,000	$ 45,996 91

Steam Boiler Risks.

Taken during the year	25	$ 373,000	$ 3,814 17
Deduct terminated	2	53,000	236 67
Gross and net in force at December 31, 1904.....	23	$ 320,000	$ 3,577 50

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

INCOME DURING THE YEAR.

Net cash received for premiums	$ 2,238,665 16
Interest	92,537 09
Items charged to uncollected premiums, afterwards recovered	316 13
Inspection fees	56,316 96
Total income during the year	$ 2,387,835 34

EXPENDITURE DURING THE YEAR.

Net amount paid policy-holders for losses	$ 857,018 92
Investigation and adjustment of claims, including legal and other expenses in defence of suits against policy-holders	243,371 67
Cash paid stockholders for interest or dividends	93,750 00
Commission or brokerage to agents, less received on reinsurance	586,163 80
Salaries, travelling and all expenses of agents and agencies not on commission account	114,336 75
Salaries of officers and home office employees	118,256 90
Medical examiners' fees and salaries	1,500 00
Inspection (other than medical)	51,257 24
Taxes, licenses and insurance department fees	44,412 49
Rent	6,751 50
All other expenditure	58,335 43
Total expenditure during the year	$ 2,175,154 70

LEDGER ASSETS.

Book value of real estate	$ 284,457 14
Book value of bonds and stocks	2,348,154 07
Cash in hand and in banks	127,401 86
Bills receivable and agents' debit balances	18,408 63
All other items	110,305 00
Total ledger assets	$ 2,888,726 70

MARYLAND CASUALTY—*Concluded.*

NON LEDGER ASSETS.

Interest accrued	$	11,954 62
Market value of bonds and stocks over book value		37,295 84
Net premiums in course of collection		440,483 46
Total	$	3,378,460 62
Deduct assets not admitted		18,408 63
Total admitted assets	$	3,360,051 99

LIABILITIES.

Net amount of unpaid claims	$	447,888 47
Estimated expenses incident to the settlement of unpaid claims		111,972 11
Total unearned premiums		921,109 36
Special reserve, liability department		125,000 00
Commissions, brokerage and other charges due or to become due to agents or brokers		121,132 95
Total liabilities	$	1,727,102 89
Capital stock paid up in cash		750,000 00
Surplus beyond capital and other liabilities		882,949 10
Total liabilities	$	3,360,051 99

EXHIBIT OF PREMIUMS.

—	Premiums written or renewed during the year.	Premiums terminated during the year.	Net Premiums in force at Dec. 31. 1904.
	$	$	$
Accident	626,417 74	463,517 13	345,271 05
Health	63,883 07	42,771 35	45,908 15
Liability	1,591,392 62	1,649,621 20	883,543 32
Plate glass	283,262 47	211,572 56	180,595 36
Steam boiler	111,347 61	86,636 10	172,568 06
Burglary	176,368 56	98,286 20	137,631 72
Sprinkler	78,083 57	70,134 19	65,055 41

NEW YORK PLATE GLASS INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—MAX DANZIGER. | Secretary—MAJOR A. WHITE.

Principal Office—42 Cedar Street, New York.

Head Office in Canada—Montreal. | Chief Agent in Canada—GUSTAVE FAUTEUX.

(Incorporated, March, 1891. Commenced business in Canada, January, 1900.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash		$ 200,000 00

ASSETS IN CANADA.

Bonds on deposit with Receiver General, viz. :—

	Par value.	
City of Quebec bonds	$ 11,000 00	
Carried out at market value		$ 10,780 00
Deposit Underwriters' Association		100 00
Premiums due and uncollected		1,149 70
Total assets in Canada		$ 12,029 70

LIABILITIES IN CANADA.

Net amount of losses in Canada due and unpaid	$ 89 49
Reserve of unearned premiums for all outstanding risks in Canada	15,131 90
Due and accrued for salaries, rent, advertising, agency and other expenses	20 63
Commission on unpaid premiums	295 38
Unpaid return premiums	35 97
Total liabilities in Canada	$ 15,573 37

INCOME IN CANADA.

Gross cash received for premiums during the year	$ 24,245 15	
Deduct reinsurance, rebate, abatement and return premiums	5,972 70	
Net cash received for premiums		$ 18,272 45
Received for interest and dividends		385 00
Total income in Canada		$ 18,657 45

NEW YORK PLATE GLASS—*Continued.*

EXPENDITURE IN CANADA.

Net amount paid for losses occurring in previous years (which losses were estimated in the last statement at $17.25)	$ 17 25	
Amount paid for claims occurring during the year	$ 5,211 82	
Less salvages and reinsurances	927 56	
Net amount paid for said losses	$ 4,284 26	
Total net amount paid during the year for plate glass losses		$ 4,301 51
Commission or brokerage		8,338 91
Taxes		657 72
All other payments, viz.:—Postage, $48.65; express, $8.38; duty on supplies, $14.03; underwriters' association, $29.95; agents' expenses, $2.60, advertising, $12.05; stationery and printing, $26.90; exchange $1.15; freight $0.95		144 66
Total expenditure in Canada		$ 13,442 80

RISKS AND PREMIUMS.

Plate Glass Risks in Canada.	No.	Amount.	Premiums thereon.
Policy in force at date of last statement	1,032	$ 153,909	$ 14,436 86
Taken during the year—new and renewed		285,620	24,287 28
Total		$ 439,529	$ 38,724 14
Deduct terminated		115,613	8,355 49
Gross and net in force Dec. 31, 1904	2,179	$ 323,916	$ 30,368 65

Total number of policies in force in Canada at date	2,179	
Total net amount in force		$ 323,916 00
Total premiums thereon		30,368 65

General Business Statement for the Year ending December 31, 1904.

INCOME DURING THE YEAR.

Net cash received for premiums	$ 456,696 59
Interest	21,505 88
Profit on sale or maturity of ledger assets during the year over book values	3,009 32
Total income during the year	$ 481,211 79

EXPENDITURE DURING THE YEAR.

Net amount paid for plate glass losses	$ 155,337 17
Cash paid stockholders for interest or dividends	112,000 00
Commission or brokerage	164,618 29
Salaries, travelling and all other expenses of agents not paid by commissions	5,071 84
Salaries of officers and home office employees	39,317 50
Taxes, licenses and insurance department fees	12,051 08
Rent	6,274 92
All other expenditure	15,987 84
Total expenditure	$ 510,658 64

NEW YORK PLATE GLASS—*Concluded.*

LEDGER ASSETS.

Book value of bonds and stocks	$	562,383 24
Cash on hand and in banks		27,125 00
Total net ledger assets	$	589,508 24

NON LEDGER ASSETS.

Market value of bonds and stocks over book value		45,787 76
Net premiums in course of collection		90,834 06
Gross assets	$	726,130 06
Deduct assets, not admitted		195 56
Admitted assets	$	725,934 50

LIABILITIES.

Total amount of unpaid claims and expenses	$	3,390 20
Total unearned premiums for plate glass risks		233,431 20
Dividends to stockholders not yet due		6,000 00
Salaries, rents, expenses, &c., due or accrued		1,057 08
Due for return premiums		3,130 45
Commissions, brokerage and other charges due or to become due to agents		31,707 77
Total liabilities, except capital	$	278,716 70
Capital paid up in cash		200,000 00
Surplus over all liabilities		247,217 80
Total liabilities	$	725,934 50

EXHIBIT OF PREMIUMS.

For Plate Glass Risks.

Premiums written or renewed during the year	$	536,084 96
Premiums terminated during the year		522,416 11
Premiums in force at December 31, 1904		467,493 37

THE OCEAN ACCIDENT AND GUARANTEE CORPORATION (LIMITED).

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

Chairman—THOMAS HEWITT. | Secretary—RICHARD J. PAULL.

Principal Office—London, Eng.

Manager in Canada—CHARLES H. FEELY. | Head Office in Canada—Montreal

(Incorporated under the Companies' Acts, 1862 and 1867. Commenced business in Canada, September 1, 1895.)

CAPITAL.

Amount of joint stock capital authorized	$ 4,866,666 67
Amount subscribed for	3,024,828 00
Amount paid up in cash	838,465 60

ASSETS IN CANADA.

Stocks and bonds on deposit with Receiver General, viz. :—

	Par value.	Market value.
Canada 4 per cent inscribed stock	$ 9,733 33	$ 10,122 66
Province of Quebec 5 per cent bonds	14,600 00	14,935 80
" 4 "	12,166 67	12,653 33
South Australian 4 "	45,746 67	45,975 40
Côte St. Antoine (Westmount) 4 per cent bonds	25,000 00	25,875 00
City of St. Henry 4 per cent bonds	20,000 00	20,860 00
Canadian Northern Railway, 4 per cent bonds	14,600 00	15,038 00
Total par and market values	$141,846 67	$145,460 19

Carried out at market value	$ 145,460 19
Cash at head office	50 00
Cash in Bank of Montreal, Montreal	9,960 36

Premiums due and uncollected on policies in force, viz. :—

Accident (including sickness)	$ 24,739 69	
Employers' liability	6,279 16	
Net amount of outstanding and deferred premiums		31,018 85
Total assets in Canada		$ 186,489 40

LIABILITIES IN CANADA.

Total amount of losses known or reported, proof not filed :—

For accident claims	$ 13,975 00
For sickness claims	2,485 00
For employers' liability claims	16,375 00

OCEAN ACCIDENT AND GUARANTEE—*Continued.*

LIABILITIES IN CANADA—*Concluded.*

Total net amount of unpaid claims (of which $2,975. employers' liability occurred in previous years)		$ 32,835 00
Reserve of unearned premiums for all outstanding accident and sickness risks in Canada		57,219 82
Reserve of unearned premiums for all outstanding employers' liability risks in Canada		20,328 41
Total amount of all liabilities in Canada		$ 110,383 23

INCOME IN CANADA.

For Accident Risks in Canada.

Gross cash received for accident premiums	$ 93,902 62	
Deduct reinsurance, rebate, abatement and return premiums	3,351 81	
Net cash received for accident premiums		$ 90,550 81

For Sickness Risks in Canada.

Gross cash received for sickness premiums	$ 14,684 43	
Deduct reinsurance, rebate, abatement and return premiums	432 65	
Net cash received for sickness premiums		14,251 78

For Employers' Liability Risks in Canada.

Gross cash received for premiums	$ 54,559 20	
Deduct reinsurance, etc	300 00	
Net cash received for employers' liability premiums		54,259 20
Total net cash received for premiums		$ 159,061 79
Received for interest and dividends		5,819 87
Total income in Canada		$ 164,881 66

EXPENDITURE IN CANADA.

For Accident Risks.

Amount paid during the year for accident losses occurring in previous years (which losses were estimated in the last statement at $16,300.00)	$ 11,510 28	
Amount paid for accident losses occurring during the year	$ 48,538 58	
Deduct reinsurances	1,826 27	
Net amount paid during the year for said losses	$ 46,712 31	
Total net amount paid during the year for accident losses	$ 58,222 59	

For Sickness Risks in Canada.

Amount paid during the year for sickness losses occurring in previous years (which losses were estimated in the last statement at $1,535)	$ 1,549 60	
Amount paid for sickness losses occurring during the year	$ 8,328 17	
Deduct reinsurances	349 99	
Net amount paid during the year for said losses	$ 7,978 18	
Total net amount paid during the year for sickness losses	$ 9,527 78	

OCEAN ACCIDENT AND GUARANTEE—*Continued.*

For Employers' Liability Risks in Canada.

Net amount paid during the year for claims occurring in previous years (which claims were estimated in the last statement at $18,425)	$ 13,974 94	
Amount paid for employers' liability claims occurring during the year	12,231 83	
Total net amount paid for employers' liability claims	$ 26,206 77	
Total net amount paid during the year for accident and sickness and employers' liability losses in Canada		$ 93,957 14
Commission or brokerage		38,622 72
Salaries, fees and all other charges of officials		13,911 48
Taxes		1,925 52
Miscellaneous payments:—Printing and stationery, $994.97; advertising, $1,033.25; rent and light, $1,192.38; office furniture and fittings, $484 13; sundry expenses, $375.29; travelling expenses, $893.70; postage and exchange, $398.81		5,372 53
Total expenditure in Canada		$ 153,789 39

RISKS AND PREMIUMS.

Accident and Sickness Risks in Canada.	Amount.	Premiums thereon.
Policies in force at date of last statement	$ 23,485,583	$ 97,865 81
Taken during the year—new	6,325,700	43,453 86
" " renewed	16,416,466	78,514 18
Total	$ 46,227,749	$ 219,833 85
Deduct terminated	23,535,583	102,223 41
Gross in force at end of year	$ 22,692,166	$ 117,610 44
Deduct reinsured	524,750	3,170 80
Net in force at December 31, 1904	$ 22,167,416	$ 114,439 64

Employers' liability Risks.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	$ 3,152,850	$ 36,042 79
Taken during the year—new	1,449,500	15,232 84
" " renewed	2,438,000	41,998 74
Total	$ 7,040,350	$ 93,274 37
Deduct terminated	2,918,850	52,317 55
Gross in force at end of year	$ 4,121,500	$ 40,956 82
Deduct reinsured	500	300 00
Net in force at December 31, 1904	$ 4,121,000	$ 40,656 82

Total net amount in force	$26,288,416 00
Total premiums thereon	155,096 46

OCEAN ACCIDENT AND GUARANTEE—*Concluded.*

General Business Statement for the Year ending December 31, 1904.

REVENUE ACCOUNT.

	£ s. d.	£ s. d.
Balance of revenue account, December 31, 1903	54,385 6 7	
Deduct transfer to investment reserve and suspense account £ 35,827 12 6		
Balance of dividend for the year 1903, less tax	12,330 15 10	
	48,158 8 4	
		6,226 18 3
Provision for liability on unexpired risks, brought forward from December 31, 1903		351,200 0 0
Premiums, &c., less reinsurances and bonus to assured		1,060,896 16 0
Interest, dividends and rents, less provision for investments redeemable at par, and for depreciation of leaseholds		29,599 1 3
Transfer fees		31 11 0
		£1,447,954 6 6
Balance brought down		£ 420,379 0 10
		£ 420,379 0 10

	£ s. d.	£ s. d.
Compensation paid and incidental expenses	672,162 11 1	
Deduct provision for claims outstanding, December 31, 1903	425,000 0 0	
	£247,162 11 1	
Add provision for claims outstanding, December 31, 1904	356,000 0 0	
		603,162 11 1
Printing and stationery, advertising, stamps, postages, travelling expenses, &c.		65,555 16 11
Expenses of management, inclusive of salaries, and rent at head office and branches, directors' remuneration, and auditors' fee.		166,759 15 10
Commissions, including provision in respect of agents' balances		189,797 0 4
Depreciation of furniture		2,300 1 6
Balance carried down		420,379 0 10
		£1,447,954 6 6
Provision for liability on unexpired risks		£ 345,000 0 0
Balance carried to balance sheet		75,379 0 10
		£ 420,379 0 10

BALANCE SHEET.

	£ s. d.	£ s. d.
Shareholders' capital :—		
Authorized—		
200,000 shares of £5 each	1,000,000 0 0	
Subscribed—		
12,000 shares of £5 each (fully paid) £ 60,000 0 0		
112,308 shares of £5 each (£1 per share paid) 561,540 0 0		
124,308 £621,540 0 0		
Less uncalled capital 449,232 0 0		
	172,308 0 0	
Sundry accounts pending	40,159 14 7	
Unclaimed dividends	213 11 3	
Capital redemption fund	9,494 0 4	
Reserve fund	300,000 0 0	
British and Colonial Government and Provincial securities		90,273 13 1
Foreign Government securities		52,896 11 5
State and municipal bonds		177,069 8 5
Indian railway stock		2,431 9 10
British and Colonial railway mortgage bonds, preference and ordinary stocks		171,156 10 5
American railway mortgage gold bonds		253,610 2 2
Foreign railway guaranteed and preference stocks		102,390 11 7
Miscellaneous debentures		10,755 11 0
Mortgages on freehold and leasehold properties and other securities		90,640 11 1
Freehold and leasehold premises (less depreciation)		220,990 17 10
Furniture at head office and branches (less depreciation)		19,861 11 2
Rents due from tenants and other balances		14,060 2 6
Balances at branches and agents' balances (less provision for commission, cancelments and non-renewals)		72,027 16 8

Investment reserve and suspense account			51,708	14	5	Cash at bankers and in hand	50,330	6 7
Provision for liability on unexpired risks			345,000	0	0	Investments and cash in trustees' hands to meet capital redemption fund	9,494	0 4
Provision for claims outstanding			356,000	0	0			
Balance from revenue account	£ 75,379	0 10						
Less interim dividend paid Sept., 1904, less tax	12,303	17 4						
			63,075	3	6			
Appropriated, as stated in the directors' report, as follows:—								
Transfer to investment reserve and general contingency account	£ 45,000	0 0						
Balance of dividend for the year 1904, less tax	12,276	18 11						
Balance carried forward	5,798	4 7						
	£ 63,075	3 6						
			£1,337,989	4	1		£1,337,989	4 1

8—30

THE OCEAN MARINE INSURANCE COMPANY (LIMITED.)

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

Chairman—A. H. CAMPBELL. | Secretary—A. PRICE.

Principal Office—London, England.

Chief Agents in Canada—
ROBT. HAMPSON & SON. | Head Office in Canada—Montreal.

(Organized, 1859. Incorporated, 1888. Commenced business in Canada, 1898.)

CAPITAL.

Amount of capital authorized and subscribed for.....	£ 1,000,000	$ 4,866,666 67
Amount of capital paid up in cash.....	100,000	486,666 67

ASSETS IN CANADA.

Bonds in deposit with the Receiver General, viz. :—

	Par value.	Market value.	
New South Wales Government 4 p.c. debentures.....	$ 121,666 67	$ 124,100 00	
Carried out at market value.....			$ 124,100 00
Total assets in Canada.....			$ 124,100 00

LIABILITIES IN CANADA.

Total liabilities in Canada..... Nil.

INCOME IN CANADA.

Total income in Canada..... Nil.

EXPENDITURE IN CANADA.

Total expenditure in Canada..... Nil.

OCEAN MARINE—*Continued.*

General Business Statement for the Year Ending December 31, 1904.

Balance Sheet, December 31, 1904.

	£ s. d.		£ s. d.	£ s. d.
To Capital—40,000 shares of £25 each, upon which £2 10s. per share has been paid	100,000 0 0	By government and other securities (book value)	427,097 12 8	
Reserve	175,000 0 0	Cash at bankers, short loans and in hand	45,407 11 5	
Sundry creditors	20,030 11 1	Bills receivable	800 0 0	
Reserve underwriting account	74,157 5 1			473,305 4 1
Balance of underwriting account, 1904	91,867 14 10	Freehold premises		34,000 0 0
" Profit and loss account	75,928 6 0	Interest on investments accrued to date		4,851 11 5
		Policy stamps on hand		386 18 2
		Sundry debtors for premiums, &c.		24,440 3 4
	£ 536,983 17 0			£ 536,983 17 0

Dr. PROFIT AND LOSS ACCOUNT. Cr.

	£ s. d.		£ s. d.	£ s. d.
To dividend and bonus, 7s. 6d. per share, on 40,000 shares	15,000 0 0	January 1. By balance from last account		65,374 12 7
Balance carried down	50,374 12 7			
	£ 65,374 12 7			£ 65,374 12 7
To interim dividend of 2s. 6d. per share paid in July	5,000 0 0	By Balance brought down		50,374 12 7
Income tax	1,490 12 0	Interest received and accrued on investments		14,337 6 7
Depreciation in value of securities	10 11 0	Rent of freehold premises		2,900 0 0
Balance carried to balance sheet	75,928 6 0	Transfer fees		13 5 0
		Balance of underwriting acc., 1903, as per last account £ 96,542 0 5		
		Less losses, averages and returns paid in 1904 56,737 15 7		
			39,804 4 10	
		Transferred to reserve underwriting account	25,000 0 0	
				14,804 4 10
	£ 82,429 9 0			£ 82,429 9 0

OCEAN MARINE—*Concluded*

UNDERWRITING ACCOUNT.

	£ s. d.	£ s. d.		£ s. d.
To losses and averages, less salvages and recoveries under reinsurance		61,072 0 4	By net premiums for 1904, after deducting returns and reinsurances	172,242 14
Directors' remuneration	4,500 0 0			
Office salaries	9,005 12 11			
General office charges and expenses	2,251 15 2			
Subscription to Lloyds', registers, &c	591 15 0			
Rates, taxes, &c	1,353 16 2			
Amount charged as rent for company's offices	1,500 0 0			
Retired officer's allowance	100 0 0			
		19,302 19 3		
Balance carried to balance sheet		91,867 14 10		
		£ 172,242 14 5		£ 172,242 14 5

THE ONTARIO ACCIDENT INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—
LARRATT W. SMITH, K.C., D.C.L.
Principal Office—Toronto.

Secretary—FRANCIS J. LIGHTBOURN.
Vice-President and Managing Director—
ARTHUR L. EASTMURE.

(Incorporated July 22, 1895, by 58-59 Vic., cap. 83; amended in 1897 by 60-61 Vic., cap. 80. Commenced business in Canada, October 17, 1895.)

CAPITAL.

Amount of capital authorized	$ 500,000 00
Amount subscribed for	105,050 00
Amount paid up in cash	50,070 00

(For List of Shareholders, see Appendix.)

ASSETS.

Bonds and debentures owned by the company, viz:—

		Par value.	Book value.
*City of Toronto	bonds	$ 4,866 67	$ 5,105 61
*City of Brantford	"	5,000 00	5,100 00
*City of St. John, N. B. (school)	"	5,000 00	5,112 50
*City of Woodstock, Ont	"	5,000 00	5,075 00
*Province of New Brunswick	"	7,500 00	7,880 25
*Province of British Columbia	"	5,000 00	5,250 00
Province of Manitoba	"	4,866 67	5,562 59
Province of Prince Edward Island	"	5,000 00	5,238 50
Total		$ 42,233 34	$ 44,324 45

Carried out at book value		$ 44,324 45
Cash in hand at head office		5,389 89
Cash in banks, viz.:—		
Merchants' Bank of Canada, current account	$ 8,083 83	
" " deposit receipt	2,500 00	
" " savings account	2,539 50	
Crown Bank deposit receipts	12,500 00	
Central Canada Loan and Savings Company	3,053 54	
Total		28,676 87
Interest accrued and unpaid		248 40
Bills receivable		1,024 69
Agents' balances		1,277 62
Net amount of outstanding and deferred premiums, viz: accident $14,548.76; sickness, $4,849.58; employers' liability, $19,551 75.		38,950 09
Total assets		$ 119,892 01

* In deposit with Receiver General.

ONTARIO ACCIDENT—*Continued.*

LIABILITIES.

Claims for accident losses, known or reported, proof not filed	$ 13,000 00	
Claims for sickness losses, known or reported, proof not filed	1,500 00	
Claims for employers' liability losses, known or reported, proof not filed	23,500 00	
Total unsettled claims	$ 38,000 00	
Deduct accident losses reinsured	3,000 00	
Net amount of unpaid claims		$ 35,000 00
Reserve of unearned premiums for all outstanding risks, viz.:—		
Accident	$ 17,583 85	
Sickness	11,389 91	
Employers' liability	45,668 56	
Total reserve		74,642 32
All other claims against the company		152 31
Total liabilities		$ 109,794 63

INCOME.

Gross cash received for accident premiums	$ 74,774 61	
Deduct reinsurance, rebate, abatement and return premiums	14,022 60	
Net cash received for said premiums	$ 60,752 01	
Gross cash received for employers' liability premiums	$ 135,724 55	
Deduct reinsurance, rebate, abatement and return premiums	5,680 94	
Net cash received for said premiums	$ 130,043 61	
Cash received for sickness premiums	$ 19,509 05	
Total cash received for premiums		$ 210,304 67
Interest and dividends		1,916 29
Total		$ 212,220 96
Received for calls on capital		3,875 00
Received for increased capital		2,500 00
Total income		$ 218,595 96

EXPENDITURE.

For Accident Risks.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at $2,000)	$ 2,043 45	
Amount paid for losses occurring during the year	$ 29,705 30	
Less reinsurances	2,699 78	
Net amount paid for said losses	$ 27,005 52	
Total net amount paid during the year for accident losses	$ 29,048 97	

For Employers' liability Risks.

Amount paid for losses occurring in previous years (which losses were estimated in last statement at $2,500)	$ 4,821 41	
Amount paid for losses occurring during the year	$ 60,369 48	
Deduct reinsurance	Nil	
Net amount paid for said losses	$ 60,369 48	
Total net amount paid for employers' liability claims	$ 65,190 89	

ONTARIO ACCIDENT—*Concluded.*

EXPENDITURE—*Concluded.*

For Sickness Risks.

Net amount paid during the year for claims occurring in previous years (which claims were estimated in the last statement at $1,000)	$ 2,148 99	
Amount paid for losses occurring during the year	$ 8,663 15	
Deduct reinsurance	457 31	
Net amount paid during the year for said claims	$ 8,205 84	
Total net amount paid during the year for sickness claims	$ 10,354 83	
Total net amount paid for all losses		$ 104,594 69
Amount of dividends paid during the year at 6 per cent		2,621 70
Commission or brokerage		95,235 34
Paid for salaries, fees and all other charges of officials		705 00
Taxes		1,636 89
Miscellaneous payments, viz: Elevator inspection, $519.25.; printing advertising, rent &c., $2,152.42; charter, $250		2,921 67
Total expenditure		$ 207,715 29

CASH ACCOUNT.

1903. Dec. 31.	To balance in hand and in banks at this date	$ 22,108 03	1904. Dec. 31.	By expenditure as above	$ 207,715 29
				Agents advances	702 33
1904. Dec. 31.	To income as above	218,595 96		Balance in hand and in banks	34,066 76
	To bills receivable	1,780 39			
		$ 242,484 38			$ 242,484 38

RISKS AND PREMIUMS.

	No.	Amount.	Premiums thereon.
Accident Risks:—			
Policies in force at date of last statement	5,706	$ 8,206,600	$ 63,884 05
Taken during the year—new and renewed	4,646	10,365,150	73,075 89
Total	10,352	$ 18,571,750	$ 136 959 94
Deduct terminated	5,980	9,069,600	94,194 12
Gross in force at end of year	4,372	$ 9,502,150	$ 42,765 82
Deduct reinsured		2,035,000	7,598 13
Net in force at Dec. 31, 1904	4,372	$ 7,467,150	$ 35,167 69
Employers' Liability Risks:—			
Gross policies in force at date of last statement	843	$ 5,574,250	$ 79,806 64
Taken during the year—new and renewed	1,008	6,678,500	138,060 16
Total	1,851	$ 12,252,750	$ 217,866 80
Deduct terminated	915	6,140,000	126,529 68
Gross and net in force at December 31, 1904	936	$ 6,112,750	$ 91,337 12
Sickness Risks:			
Taken during the year	2,569		$ 24,358 63
Deduct terminated	454		1,578 80
Net in force December 31, 1904	2,115		$ 22,779 83

THE RAILWAY PASSENGERS ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

Chairman of Board of Directors—
RT. HON. EVELYN ASHLEY.
Secretary—A. VIAN.

Chief Agent in Canada—FRANK. H. RUSSELL
Principal Office—
64 Cornhill, London., E.C.. Eng.

Head Office in Canada—Toronto.

(Organized March, 1849. Licensed to do business in Canada, November 27, 1902.)

CAPITAL.

Amount of joint stock authorized and subscribed for	£1,000,000 stg.
Amount paid up in cash	200,000

ASSETS IN CANADA.

British 2½ per cent consols in deposit with the Receiver General, par value, $97,333.33 ; market value	$	$86,580 55
Cash at head office in Canada		37 24
Cash in Dominion Bank		600 99
	$	87,218 78

OTHER ASSETS.

Net amount of outstanding premiums in Canada, viz.:—

Accident and sickness	$ 3,660 14	
Guarantee	164 98	
Employers' liability	540 00	
Total outstanding premiums		4,365 12
Total assets in Canada	$	91,583 90

LIABILITIES IN CANADA.

Net amount of outstanding claims in Canada, viz.:—

Accident—claimed but not adjusted	$ 317 32	
" known or reported, proof not filed	247 50	
Sickness—known or reported, proof not filed	115 00	
Total	$	679 82

Reserve of unearned premiums in Canada, viz.:—

On accident business	$ 10,824 05	
On guarantee business	480 10	
On employers' liability business	962 50	
Total		12,266 65
Total liabilities in Canada	$	12,946 47

RAILWAY PASSENGERS—*Continued.*

INCOME IN CANADA.

Net cash received for guarantee premiums		$ 936 91
Gross cash received for accident premiums	$ 19,655 57	
Deduct reinsurance, rebate, abatement and return premiums	227 00	
Net cash received for accident premiums		19,428 57
Net cash received for employers' liability premiums		1,385 00
Total income in Canada		$ 21,750 48

EXPENDITURE IN CANADA.

Net amount paid during the year for accident claims	$ 2,515 71	
Net amount paid during the year for sickness claims	815 70	
Total net amount paid during the year for losses		$ 3,331 41
Paid for commission or brokerage		5,769 29
Paid for salaries, fees and organizing expenses		4,655 90
Paid for taxes		428 71
All other expenditure		612 37
Total expenditure in Canada		$ 14,797 68

RISKS AND PREMIUMS.

Guarantee Risks.	No.	Amount.	Premiums thereon.
Gross policies in force at beginning of year	139	$ 135,900	$ 493 28
Policies taken during the year, new	59	106,200	676 08
" " renewed	9	85,650	284 12
Total	207	$ 327,750	$ 1,453 48
Deduct terminated	139	135,900	493 28
Net in Force at Dec. 31, 1904	68	$ 191,850	$ 960 20
Accident Risks.			
Gross policies in force at beginning of year	559	$ 1,179,000	$ 7,802 28
Policies taken during the year, new	1,101	3,075,350	17,998 71
" " renewed	267	597,000	3,876 38
Total	1,927	$ 4,851,350	$ 29,677 37
Deduct terminated	570	1,221,000	8,029 28
Net in force at Dec. 31, 1904	1,357	$ 3,630,350	$ 21,648 09
Employers' Liability Risks.			
Policies taken during the year, new	10	$ 100,000	$ 1,925 00
Net in force at Dec. 31, 1904	10	$ 100,000	$ 1,925 00

RAILWAY PASSENGERS—*Concluded.*

General Business Statement for the Year ending December 31, 1904.

Revenue Account.

INCOME.

	£ s. d.	£ s. d.
Balance from last year	168,455 12 10	
Less dividend March, 1904 £ 25,000		
Less Amount transferred to reserve fund 5,000	30,000 0 0	
		138,455 12 10
Premiums	307,771 0 3	
Less bonus reduction to policy-holders and rebates	15,829 10 11	
		291,941 9 4
Interest on investments		15,344 14 0
		£ 445,741 16 2

EXPENDITURE.

	£ s. d.
Compensation	157,991 1 6
Commission	36,965 7 2
Expenses of management (including rents, salaries, income and other taxes, advertising, printing and postage)	40,898 10 10
Investment reserve fund	3,000 0 0
Premises renewal fund	4,000 0 0
Interim dividend	15,000 0 0
Balance	187,886 16 8
	£ 445,741 16 2

Balance Sheet.

LIABILITIES.

	£ s. d.	£ s. d.
Shareholders' Fund—		
Capital, 100,000 shares of £10 each	1,000,000 0 0	
Paid up, £2 per share on 100,000 shares		200,000 0 0
Sundry creditors		24,165 15 5
Unclaimed dividends		987 0 0
Reserve fund (formed 1892 upon completion of statutory capital)		50,000 0 0
Investment reserve fund		3,000 0 0
Premises renewal fund		16,000 0 0
Revenue Account—Balance (including provision for current policies and outstanding claims)		187,886 16 8
		£ 482,039 12 1

ASSETS.

	£ s. d.	£ s. d.
Investments		408,476 10 10
Of the above securities some are deposited with Colonial Governments, in accordance with Colonial law.		
Lease of premises expiring 1937, cost £	5,136 13 2	
Less written off	5,136 13 2	
Interest accrued		2,902 14 7
Cash at bankers and on deposit	31,007 7 10	
" " dividend account	987 0 0	
Petty cash in hand	221 15 6	
		32,216 3 4
Outstanding premiums and amount due from railway clearing house and agents		38,444 3 4
Note—(Of this amount £19,508 9s. 6d. was received during January.)		
		£ 482,039 12 1

THE SUN LIFE ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

ACCIDENT DEPARTMENT.

(For Assets, see Life Statement.)

LIABILITIES.

Unearned premiums		$ 82 56

INCOME.

Gross cash received for accident premiums on combined policies	$ 137 61	
Net cash premium income		$ 137 61

DISBURSEMENTS.

Claims paid during the year		$ 20 00
Expenses		17 20
Total accident disbursements		$ 37 20

MISCELLANEOUS.

Number of policies in force at the end of the year (combined)	27	
Amount payable at death		$ 9,000 00
Annual premiums on amount in force		160 11

THE TRAVELERS INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

ACCIDENT DEPARTMENT—CANADIAN BUSINESS.

(For Assets, see Life Statement.)

LIABILITIES IN CANADA.

Amount of accident losses claimed but not adjusted	$ 6,173 13	
" employers' liability losses claimed but not adjusted	5,000 00	
" employers' liability claims resisted and in suit	3,093 30	
Total net amount of unsettled claims in Canada		$ 14,266 43
Amount of reserve on all outstanding accident risks in Canada		47,784 33
Amount of reserve on all outstanding employers' liability risks in Canada		4,702 68
Special reserve on ten premium accident policies		32,024 00
Total liabilities in Canada		$ 98,777 44

INCOME IN CANADA.

Net cash received for accident premiums during the year		$ 104,974 03
" " " employers' liability premiums during the year		9,405 37
" " " ticket and ten premium accident policies		4,440 58
Total net income		$ 118,819 98

EXPENDITURE IN CANADA.

For Accident Risks.

Net amount paid during the year for claims occurring during the year (which claims were estimated in the last statement at $6,500)	$ 6,000 00	
Amount paid for claims occurring during the year	46,114 49	
Total net amount paid during the year for accident claims (death, $12,500; indemnity, $39,614.49)		$ 52,114 49

For Employers' Liability Risks.

Total net amount paid during the year for employers' liability claims		6,773 95
Total amount paid for claims in Canada		$ 58,888 44
Paid for commissions		28,160 78
Paid for salaries, &c		16,124 23
Paid for taxes in Canada		772 88
Miscellaneous expenses, viz:—Legal expenses, $2,272.30; exchange, $258.96; postage, $779,28; first surgical aid, $223.75		3,534 29
Total expenditure in Canada		$ 107,480 62

TRAVELERS—*Continued.*

RISKS AND PREMIUMS.

Accident Risks in Canada.	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	4,222	$ 12,270,686	$ 71,892 49
Taken during the year, regular and instalment	7,680	22,162,057	108,695 08
" " Ticket	7,286	36,430,000	
Total	19,188	$ 70,862,743	$ 180,587 57
Deduct terminated	13,926	54,657,042	88,740 37
Total accident policies in force 31 Dec., 1904	5,262	$ 16,205,701	$ 91,847 20

Employers' Liability Risks.	No.	Amount.	Premiums thereon.
Policies in force at date of last statement	86	$ 660,000	$ 9,152 18
Taken during the year—new and renewed	47	560,000	9,405 37
Total	133	$ 1,220,000	$ 18,557 55
Deduct terminated	86	660,000	9,152 18
Gross in force at Dec. 31, 1904	47	$ 560,000	$ 9,405 37

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

(Accident Department.)

INCOME DURING THE YEAR.

Total premium income	$ 5,704,830 71
Cash received for interest	365,714 56
Total income	$ 6,070,545 27

DISBURSEMENTS DURING THE YEAR.

Net amount paid for accident, employers' liability and health losses	$ 1,928,497 92
Expenses of claim adjustments	352,446 61
Paid stockholders for interest and dividends	250,000 00
Commission to agents	1,547,519 85
Salaries, travelling and all other expenses of agents not paid by commissions	325,391 96
Medical examiners' fees and salaries	94,681 60
Salaries of officers and office employees	230,827 96
Inspections	49,892 51
Taxes, licenses and insurance department fees	152,001 11
Rent	66,757 08
All other expenditure	242,885 76
Total disbursements	$ 5,240,902 36

LEDGER ASSETS.

Book value of bonds and stocks owned	$ 7,843,696 41
Cash on hand and in banks	536,912 53
Agents' debit balances	16,834 74
Bills receivable	11,613 82
Total ledger assets	$ 8,409,057 50

TRAVELERS—*Concluded.*

NON-LEDGER ASSETS.

Accrued interest	$	57,564 36
Market value of bonds and stocks over book value		473,126 94
Total	$	8,939,748 80
Deduct assets not admitted		28,148 56
Total admitted assets	$	8,911,300 24

LIABILITIES.

Total unearned premiums, accident, employers' liability and health	$	2,618,291 01
Special reserve for unpaid losses		1,015,516 26
Total unpaid policy claims		154,050 00
Estimated expenses incident to settlement of unpaid claims		302,715 98
Due on account of salaries, rents and office expenses		85,000 00
Additional reserve, liability department		617,803 93
Total liabilities not including capital stock	$	4,793,377 18
Joint stock capital paid up in cash		1,000,000 00
Surplus over all liabilities		3,117,923 06
Total liabilities	$	8,911,300 24

EXHIBIT OF PREMIUMS

Accident.

Premiums on policies written or renewed during the year	$	2,707,139 21
Premiums on Policies terminated		2,508,697 28
Net premiums in force at December 31, 1904		1,870,821 30

Employers' Liability.

Premiums on policies written or renewed during the year	$	3,045,079 77
Promiums on policies terminated		2,758,636 37
Net premiums in force at December 31, 1904		2,094,176 30

Health.

Premiums on policies written or renewed during the year	$	267,821 33
Premiums on policies terminated		214,520 83
Net premiums in force at December 31, 1904		226,410 89

THE UNITED STATES FIDELITY AND GUARANTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—JOHN R. BLAND. | Secretary—GEORGE R. CALLIS.

Principal Office—Baltimore, Md., U.S.A.

Chief Agent in Canada—ARTHUR E. KIRKPATRICK. | Head Office in Canada—Toronto.

(Incorporated, March 19, 1896. Commenced business in Canada, March 12, 1903.)

CAPITAL.

Amount of joint stock capital authorized	$ 2,500,000 00
Amount subscribed for and paid up in cash	1,700,000 00

ASSETS IN CANADA.

Bonds on deposit with Receiver General, viz.:—

	Par	Market	Book.
City of Montreal 3½ p.c. bonds	$ 30,000 00	$ 28,650 00	$ 30,020 00
" Quebec 3½ "	25,000 00	23,125 00	25,000 00
" Ottawa 3½ "	40,000 00	37,200 00	40,000 00
	$ 95,000 00	$ 88,975 00	$ 95,020 00
Owned by the company, viz.:—			
Province of Quebec 3 p.c. inscribed stock	20,000 00	18,800 00	18,500 00
Total par, market and book values	$ 115,000 00	$ 107,775 00	$ 113,520 00

Total carried out at book value		$ 113,520 00
Cash at head-office		15 18
Cash in Dominion Bank, Toronto		272 00
Interest due, $437.50; and accrued, $680		1,117 50
Net amount of outstanding premiums, viz.:—		
Guarantee	$ 1,413 96	
Contract	121 50	
		1,535 46
Total assets in Canada		$ 116,460 14

LIABILITIES IN CANADA.

Net amount of guarantee losses, claimed but not adjusted	$ 3,805 19	
" " resisted and in suit	3,699 88	
Total net amount of unsettled claims in Canada		$ 7,505 07
Reserve of unearned premiums for outstanding risks in Canada, viz.:—		
Guarantee	$ 5,538 57	
Contract	6,314 74	
Total reserve of unearned premiums carried out		11,853 31
Due and accrued for salaries, rent, advertising, &c		447 50
Total amount of all liabilities in Canada		$ 19,805 88

UNITED STATES FIDELITY AND GUARANTY—*Continued.*

INCOME IN CANADA.

For Guarantee Risks in Canada.		
Gross cash received for premiums	$ 13,145 78	
Deduct reinsurance, return premiums, &c.	928 61	
Net cash received for guarantee premiums		$ 12,217 17
For Contract Risks in Canada.		
Gross cash received for premiums	$ 11,659 89	
Deduct reinsurance, return premiums, &c	328 63	
Net cash received for contract premiums		11,331 26
Total net cash received for premiums		$ 23,548 43
Received for interest and dividends		4,625 00
Total income in Canada		$ 28,173 43

EXPENDITURE IN CANADA.

For Guarantee Risks in Canada.		
Net amount paid during the year for claims occurring in previous years (which claims were estimated in the last statement at $166)	$ 166 00	
Amount paid for claims occurring during the year	4,023 27	
Total net amount paid during the year for guarantee claims		$ 4,189 27
For Contract Risks in Canada.		
Amount paid during the year for contract losses		Nil.
Total net amount paid for losses		$ 4,189 27
Commission or brokerage		5,381 81
Salaries, fees and all other charges of officials		6,793 00
Paid for taxes		399 99
Miscellaneous payments, viz.:—Printing and stationery, $395.22; duty, express and freight, $164.26; postage, telegraph and telephone, $773.80; rent, $780; travelling expenses, $1,147.81; furniture, $99.95; advertising, $938.59; law fees, $118.25; sundries, $276.23		4,694 11
Total expenditure in Canada		$ 21,458 18

RISKS AND PREMIUMS.

Guarantee Risks in Canada.	No.	Amount	Premiums thereon.
Gross policies in force at date of last statement	336	$ 828,231	$ 3,885 39
Policies taken during the year—new	960	3,422,995	12,177 69
" " " renewed	89	243,100	911 42
Total	1,385	$ 4,494,326	$ 16,974 50
Deduct terminated	433	1,242,392	5,897 37
Net in force at December 31, 1904	952	$ 3,251,934	$ 11,077 13
Contract Risks in Canada			
Gross policies in force at date of last statement	37	$ 532,643	$ 2,947 48
Policies taken during the year—new	152	870,194	10,750 03
" " " renewed	13	237,549	983 86
Total	202	$ 1,640,386	$ 14,681 37
Deduct terminated	63	438,984	2,051 88
Net in force at December 31, 1904	139	$ 1,201,402	$ 12,629 49

Total net amount in force at Dec. 31, 1904	$ 4,453,336 00
Total premiums thereon	23,706 62

UNITED STATES FIDELITY AND GUARANTY —*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

INCOME DURING THE YEAR.

Total net cash received for premiums	$	2,135,330 50
Interest		100,260 56
Rents		7,445 96
Profit on sale or maturity of ledger assets		50,450 00
All other income		24,393 63
Total income during the year	$	2,317,880 65

EXPENDITURE DURING THE YEAR.

Net amount paid for losses	$	575,718 97
Investigation and adjustment of claims		32,946 13
Commission or brokerage, less amount received on return premiums and reinsurance		579,081 05
Cash paid stockholders for interest or dividends		119,000 00
Salaries, travelling and all other expenses of agents not paid by commissions		177,103 05
Salaries of officers and home office employees		167,605 83
Inspections		16,409 28
Taxes, licenses and insurance department fees		60,727 93
Rents		33,684 12
All other expenditure		225,516 54
Total expenditure during the year	$	1,987,792 90

LEDGER ASSETS.

Book value of real estate unencumbered	$	398,548 52
Mortgage loans on real estate, first liens		16,600 00
Loans secured by pledge of bonds, stocks or other collaterals		33,383 50
Book value of bonds and stocks		2,017,306 81
Cash on hand and in banks		386,279 13
Advanced on account of contracts secured		98,069 10
All other items		42,209 29
Total ledger assets	$	2,992,396 35

NON LEDGER ASSETS.

Interest due and accrued		26,516 50
Gross premiums in course of collection		378,386 05
Gross assets	$	3,397,298 90
Deduct assets not admitted		27,544 53
Total admitted assets	$	3,369,754 37

UNITED STATES FIDELTY AND GUARANTY—*Concluded.*

LIABILITIES.

Total net amount of unpaid claims	$	223,389 62
Estimated expenses incident to the settlement of unpaid claims		5,000 00
Total unearned premiums		1,096,644 36
Commission, brokerage, &c		75,954 12
Due on account of reinsurance		1,896 85
Total liabilities, excluding capital stock	$	1,402,884 95
Capital stock paid up in cash		1,700,000 00
Surplus beyond capital and other liabilities		266,869 42
Total liabilities	$	3,369,754 37

EXHIBIT OF PREMIUMS.

Fidelity and Surety Risks

Amount of premiums for policies written or renewed during the year	$	1,968,055 79
Amount of premiums on terminations		1,755,088 79
Net premiums in force December 31, 1904		1,779,223 46

STATEMENTS

OF

INSURANCE COMPANIES

WHICH DO

LIFE, &c., INSURANCE BUSINESS ON THE ASSESSMENT PLAN

List of Companies by which the business of *Life Insurance on the Assessment Plan* was transacted in the Dominion during the year ending December 31, 1904 :—

The Grand Council of the Catholic Mutual Benefit Association of Canada.

The Commercial Travellers' Mutual Benefit Society.

The Canadian Order of the Woodmen of the World.

The Supreme Court of the Independent Order of Foresters.

List of Companies by which the business of *Sickness and Disability Insurance on the Assessment Plan* was transacted in the Dominion during the year ending December 31, 1904 :—

The Canadian Order of the Woodmen of the World.

The Supreme Court of the Independent Order of Foresters.

THE GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—
Hon. M. F. HACKETT.

Secretary and Chief Agent—
JOHN JOSEPH BEHAN.

Principal Office—Kingston, Ont.

(Organized, February 10, 1880; incorporated in Ontario, January 18, 1890; registered in Ontario, August 22, 1892; incorporated in Dominion of Canada under 56 Vic., cap. 90, assented to April 1, 1893; amended, May 16, 1905. Registered in the Dominion December 27, 1894.)

ASSETS.

Cash at Grand Treasurer's office		$ 9,499 97
Cash in banks, including interest, viz.:—		
Ontario Bank, Kingston, Ont	$ 23,740 95	
Canadian Bank of Commerce, London	15,985 59	
Merchants Bank of Canada, London, Ont	6,137 92	
Bank of British North America, London, Ont	22,458 63	
" Toronto, London, Ont	17,815 83	
" Montreal, London, Ont	16,736 64	
Eastern Townships Bank, Rock Island, P.Q	30,827 62	
Bank of Nova Scotia, Halifax, N.S	17,609 37	
Merchants Bank of Canada, Kingston, Ont	24,874 05	
Total		176,186 60
Supplies, office furniture and safe		1,350 00
Total		$ 187,036 57

OTHER ASSETS.

Assessments due and uncollected on policies in force	$ 36,644 53	
Annual dues, &c., in process of collection	5,799 36	
Total outstanding		42,353 89
Total assets		$ 229,390 46

CATHOLIC MUTUAL BENEFIT ASSOCIATION—*Continued*

LIABILITIES.

Claims for death losses unadjusted but not resisted, and adjusted but not due	$ 48,916 67	
Total amount of unsettled claims		$ 48,916 67
Due on account of general expenses		1,955 81
All other liabilities :—		
Due on account of loans		10,999 75
Total		$ 61,872 23

INCOME.

Gross amount paid by members to the Association or its agents, without deduction for commissions or other expenses, as follows :—		
Membership fees		$ 815 00
Annual dues		18,600 06
Medical examiners' fees		1,239 65
Assessments		314,952 80
Total paid by members		$ 335,607 51
Interest		4,831 96
Policies, guarantee bonds and sundry		2,609 90
Total income		$ 343,049 37

EXPENDITURE.

Cash paid for death losses ($35,166.67 of which accrued in 1903)	$ 298,044 87
Medical examiners' fees, whether paid direct by members or otherwise.	1,144 50
Salaries and other expenses of officials and agents	5,646 35
Taxes, licenses, fees or fines	402 20
Miscellaneous payments :—Organizers and canvassers, $5,594.25 ; expenses of meetings of the Trustee Board and convention, $11,387.50 ; Official Journal, printing and supplies, $3,766.73 ; premiums on guarantee bonds for officers, $399.54 ; auditors, $530.55 ; sundry expenditure, $5,040.87	26,719 44
Total expenditure	$ 331,957 36

SYNOPSIS OF LEDGER ACCOUNTS.

Ledger assets Dec. 31, 1903	$ 164,944 81
Cash income as above	343,049 37
	$ 507,994 18
Expenditure as above	331,957 36
Net ledger assets as at Dec. 31, 1904	$ 176,036 82

CATHOLIC MUTUAL BENEFIT ASSOCIATION—*Concluded.*

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	1,685	
Amount of said policies		$ 1,919,500 00
Number of policies become claims during the year	184	
Amount of said claims		284,500 00
Number of policies in force in Canada at date	19,333	
Net amount in force at December 31, 1904		26,072,500 00

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at beginning of year	18,159	$ 24,823,000
New policies issued	1,685	1,919,500
Old policies changed and increased		3,500
Total	19,844	$ 26,746,000

Deduct terminated :—

	No.	Amount.		
By death	184	$ 284,500		
By surrender	33	43,000		
By lapse	294	346,000		
Total terminated			511	673,500
Policies in force December 31, 1904			19,333	$ 26,072,500

THE COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

President—S. R. WICKETT. | Secretary and Chief Agent—MISS ETTA M. ROWLEY.

Principal Office—51 Yonge Street, Toronto.

(Organized 1881 ; incorporated January 27, 1882. under the provisions of the Revised Statutes of Ontario, 1887, cap. 167. Commenced business in Canada, July, 1881.)

ASSETS.

Amount secured by way of loans on real estate by bond or mortgage (first liens)		$ 13,200 00

Debentures owned by the Society :—

	Par value.	Value in account.
City of Vancouver debentures	$ 10,000 00	$ 10,989 77
Town of Bracebridge "	5,266 71	5,331 86
East Toronto "	6,477 21	6,483 85
Canada Permanent "	4,000 00	4,000 00
City of Hamilton "	3,000 00	3,000 00
Total par and account values	$ 28,743 92	$ 29,805 48

Carried out at value in account		29,805 48
Cash in Dominion Bank		8,504 91
Office furniture		330 00
Total		$ 51,840 39

OTHER ASSETS.

Interest accrued		377 94
Total assets		$ 52,218 33

LIABILITIES.

Dues paid in advance	$	88 00
Assessments paid in advance		373 55
Total liabilities	$	461 55

THE COMMERCIAL TRAVELLERS'—*Concluded.*

INCOME.

Gross amount paid by members to the Society or its agents, without deduction for commission or other expenses, as follows:—		
Membership fees	$	244 00
Annual dues		3,612 00
Assessments		30,158 83
Total paid by members	$	34,014 83
Interest		2,080 42
Total income	$	36,095 25

EXPENDITURE.

Cash paid for death losses	$	29,000 00
Taxes		115 96
Commissions, salaries and other expenses of officials		2,022 00
Miscellaneous payments:—Printing and stationery, $260.93; postage $371.41; advertising, $25; petty expenses, $226.98; rent, $250; telephone, $45; legal expenses, $5; auditors and scrutineers, $145; travelling expenses, $10; fire insurance, $3.25; medical fees, $88		1,430 57
Total expenditure	$	32,568 53

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at Dec. 31, 1903	$	48,313 67
Amount of income as above		36,095 25
Total	$	84,408 92
Amount of expenditure as above		32,568 53
Balance, net ledger assets Dec. 31, 1904	$	51,840 39

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	142	
Amount of new policies	$	142,000 00
Number of policies become claims during the year	29	
Amount of said claims		29,000 00
Number of policies in force in Canada at Dec. 31, 1904	1,856	
Amount of said policies		1,855,500 00

EXHIBIT OF POLICIES.

	No.	Amount.	
Policies in force at beginning of year	1,841	$	1,841,000 00
New policies issued	142		142,000 00
	1,983	$	1,983,000 00
Policies terminated by death	29	$	29,000 00
" " lapse	98		98,000 00
" " decrease			500 00
Total terminated	127		127,500 00
Policies in force December 31, 1904	1,856	$	1,855,500 00

CANADIAN ORDER OF THE WOODMEN OF THE WORLD.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

Head Consul Commander—
C. C. HODGINS.

Head Clerk and Chief Agent—
W. C. FITZGERALD.

Head Office—London, Ont.

(Incorporated, April 1, 1893, by 56 Vic., cap. 92; amended in 1903 by 3 Edward VII., cap. 206. Commenced business, July 6, 1893.)

ASSETS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens				$ 40,369 45
Bonds or debentures owned, viz :—				
	Par value.	Market value.	Cost value.	
County of Middlessex 3½ p.c. debentures	$ 40,600 00	$ 41,006 00	$ 40,906 75	
Village of Watford debentures	2,377 99	2,377 99	2,377 99	
Huron and Erie Loan and Savings Co.'s debentures	5,000 00	5,000 00	5,000 00	
Township of Nissouri debentures	3,000 00	5,000 00	3,000 00	
Clinton debentures	20,566 42	20,566 42	20,049 94	
Total par, market and cost values	$ 71,544 41	$ 71,950 41	$ 71,334 68	
Carried out at cost value				71,334 68
Cash at head office				865 40
Cash in banks, viz :—				
Standard Bank			$ 7,257 90	
Dominion Bank			2,346 52	
Canadian Bank of Commerce			4,321 64	
				13,926 06
Total ledger assets				$ 126,495 59

OTHER ASSETS.

Market value of debentures over cost		615 73
Office furniture and supplies		300 00
Agents' balances		222 25
Balance due from W. J. Graves		727 00
" " Sick and Funeral benefit dept		927 07
Rents due		50 00
Assessments due and unpaid on membership in force	$ 12,314 30	
Annual dues in process of collection	2,052 68	
Total due from members		14,366 98
Interest due and accrued		809 36
Total assets		$ 144,513 98

WOODMEN OF THE WORLD—*Continued.*

LIABILITIES.

Claims for death losses unadjusted but not resisted	$	9,000 00
Claims resisted, in suit		2,000 00
Claims resisted but not in suit		1,000 00
Due on account of loans		7,977 65
" general expenses and salaries		760 92
Total liabilities	$	20,738 57

INCOME.

Gross amounts paid by members to the Order or its agents, without deduction for commissions or other expenses, as follows :—		
Membership fees	$	2,137 00
Annual dues		15,578 59
Medical examiners' fees		2,137 00
Assessments		92 678 95
Total	$	112,531 54
Received for interest or dividends on stock, &c		4,113 40
Cash received from sundry sources		1,004 18
Total income during the year	$	117,649 12

EXPENDITURE.

Cash paid for death losses and monuments	$	69,306 82
Medical examiners' fees, whether paid direct by members or not		2,137 00
Commissions or fees retained by or paid to members		2,137 00
Commissions, salaries and other expenses of officials		6,510 14
Licenses, taxes, fees or fines		147 50
Miscellaneous expenditure, viz.:—Printing and supplies, $1,562.93 ; organization, $10,507.30 ; postage, &c., 1,025 ; interest, $175.30 ; auditor, $339.25 ; guarantee bonds, $248 ; Bell Telephone, $48.50 , miscellaneous, $272.44 ; office equipment, $131.70 ; rent, $465.78 'Canadian Woodman,' $1,315.72 ; expenses *re* Log Cabin, $124.96 , expenses *re* investigations, $195.70 ; advertising, $352.56 ; travelling expenses, $1,336.63		18,101 77
Total expenditure	$	98,340 23

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1903	$	99,209 05
Income as above		117,649 12
	$	216,858 17
Expenditure as above		98,340 23
Balance—net ledger assets, December 31, 1904	$	118,517 94

WOODMEN OF THE WORLD—*Concluded.*

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	2,137	
Amount of said policies		$ 2,009,500 00
Number of policies become claims in Canada during the year	64	
Amount of said claims (not including for monuments)		73,000 00
Number of policies in force in Canada at date	9,819	
Net amount in force, December 31, 1904		10,969,000 00

EXHIBIT OF POLICIES.

	No.	Amount.
In force at beginning of year	8,591	$ 9,824,000
New policies issued	2,137	2,009,500
Old policies revived	11	12,500
	10,739	$ 11,846,000
Deduct terminated	920	877,000
In force at end of year	9,819	$ 10,969,000

DETAILS OF TERMINATIONS.

Terminated by death	64	$ 73,000
" surrender	8	8,000
" lapse	806	756,500
Policies cancelled	10	12,500
" withdrawn	32	27,000
Total terminated	920	$ 877,000

SICKNESS DEPARTMENT.

ASSETS.

Cash on hand at head office	$ 1,093 91
Premiums uncollected	296 94
Total assets sickness department	$ 1,390 85

LIABILITIES.

Due Mortuary branch for expenses of Legislation, &c.	$ 927 07

INCOME.

Sick and funeral premiums received	$ 1,370 55
" dues	192 60
Total receipts	$ 1,563 15

EXPENDITURE.

Paid for sickness claims during the year	$ 343 65
Miscellaneous expenses	192 50
Total expenditure	$ 536 15

Number of new insurers during the year	441
Number of insurers at 31st December, 1904	504

SUPREME COURT OF THE INDEPENDENT ORDER OF FORESTERS.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

Supreme Chief Ranger—
ORONHYATEKA, M.D.
Principal Office—Toronto.

Supreme Secretary—
JOHN A. MCGILLIVRAY, K.C.
Chief Agent—ORONHYATEKHA, M.D.

(Incorporated by 52 Vic., cap. 104, assented to May 2, 1889 ; amended by 59 Vic., cap. 51, assented to April 23, 1896 ; amended in 1901 by 1 Edward VII., cap. 100, Licensed to transact business in Canada, May 1, 1896.)

ASSETS AS PER LEDGER ACCOUNTS.

Value of Temple building (less amounts written off)	$ 704,939 61
Value of real estate (on foreclosure) held by the company	84,115 85
Loan to Orphans Home	55,000 00
Amount secured by way of loans on real estate, by bond or mortgage (first liens)	3,986,311 97
Amount of loans made to members	1,400 00

Stocks, bonds or debentures, viz. :—

	Par value.	Book value.	Market value.
Canada 3½ p.c. stock in deposit with Receiver General Ottawa	$ 100,000 00	$ 100,000 00	$ 100,000 00
Town of Uxbridge debentures	9,000 00	9,022 50	9,236 06
" Lucknow "	5,000 00	5,075 00	5,199 26
" Mattawa "	2,444 17	2,444 17	2,481 58
Forest (A) "	2,845 07	2,850 11	2,902 82
Forest (B) "	814 33	815 74	830 85
Town of Essex "	6,233 77	6,378 31	6,488 53
" Watford "	3,250 21	3,284 24	3,429 65
" Simcoe "	3,000 00	3,052 80	3,098 10
Village of Kingsville "	1,342 50	1,347 25	1,353 90
Town of Sault Ste. Marie "	6,000 00	6,068 11	6,099 45
" Prince Albert "	7,000 00	7,222 18	7,517 26
City of Vancouver "	5,000 00	5,120 00	5,252 61
Ayr Township school "	2,200 00	2,220 40	2,310 40
Town of Campbellford "	16,880 01	17,194 15	17,511 72
" Hagersville "	2,433 81	2,449 70	2,490 58
" Brampton "	5,702 12	5,719 29	5,848 68
" Toronto Junction debentures	7,400 00	7,400 00	5,561 65
City of Charlottetown "	25,000 00	25,109 59	24,401 30
	$ 211,545 99	$ 212,773 54	$ 212,014 40

Stocks and bonds in deposit with various governments outside of Canada :

	Par value.	Book value.	Market value.
United States 4 p.c. bonds (Wisconsin)	$ 50,000 00	$ 56,758 36	$ 53,056 85
West Australian 3½ p.c. stock (West Australia)	48,666 67	48,666 67	48,666 67
Victoria 3 p. c. stock (Victoria)	33,825 73	34,166 75	34,166 75
South Australia stock (South Australia)	24,333 33	24,333 33	24,333 33
Queensland govt. debentures (Queensland)	48,666 67	48,765 00	48,765 00
Royal Mortgage Bank of Norway bonds (Norway)	40,109 90	36,720 67	40,109 90
Denmark govt. Real Estate bonds (Denmark)	38,505 50	36,601 00	38,505 50
Totals	$ 284,107 80	$ 286,011 78	$ 287,604 00

INDEPENDENT ORDER OF FORESTERS—*Continued.*

ASSETS AS PER LEDGER ACCOUNTS—*Concluded.*

Other stocks, viz.:—

	Par value	Book value.	Market value.
1,636 shares Hamilton Cataract, Power, Light and Traction Co. 5 p. c. Preference Stock	$ 163,600 00	$ 150,345 30	$ 151,027 45
19,950 shares Union Trust Co. Stock	1,995,000 00	2,194,500 00	2,194,500 00
Alexandria Palace Co	750 00	750 00	750 00
Total	$ 2,159,350 00	$ 2,345,595 30	$ 2,346,277 45
Total par, cost and market values	$ 2,655,003 79	$ 2,844,380 62	$ 2,845,895 85

Carried out at cost value	$ 2,844,380 62
Cash in deposit with High Court of Chancery, London, Eng	86,349 27
Assets of Provincial Trust Co., account value	26,094 28
Cash loan to government of New Brunswick	20,000 00
Cash with Union Trust Company for investment	86,673 89

Cash in banks, viz.:—

National Bank, London, Eng	$ 22,702 00	
Comptoir National Bank, Paris, France	65 46	
Standard Bank, Toronto	161,370 75	
Bank of New South Wales, Brisbane, Australia	3,164 49	
" " Sydney "	2,777 50	
" " Adelaide "	3,002 06	
" " Melbourne "	4,566 22	
Western Australia Bank, Perth "	4,830 24	
Central Bank, Christiana, Norway	13,209 97	
Koskilde Bank, Copenhagen	1,218 34	
National Bank, Calcutta, India	4,372 21	
		221,279 24
Special deposits, Bank of Ottawa, Toronto, *re* deposit for France		10,000 00
Total ledger assets		$ 8,126,544 73

OTHER ASSETS.

Interest due	$ 68,563 48	
" accrued	83,815 07	
Total carried out		152,378 55
Rents due	$ 515 80	
" accrued	28 50	
Total carried out		544 30
Office furniture at head and branch offices after deducting for depreciation		27,692 46
Saleable supplies on hand		32,142 54
Amount due from branches of the Order for supplies		21,257 36
Due from subordinate courts for assessments		5,865 20
Fire insurance *re* investments		2,788 97
Temporary payments *re* investments		3,457 67
Total assets		$ 8,372,671 78

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INDEPENDENT ORDER OF FORESTERS—*Continued.*

LIABILITIES.

Claims for death losses —		
Due and unpaid	$ 1,000 00	
Unadjusted but not resisted	113,117 38	
Reported after close of books	101,000 00	
Resisted—in suit	17,500 00	
" not in suit	49,826 66	
Total claims for death losses		$ 282,444 04
Claims for sick benefits :—		
Due and unpaid	$ 679 65	
Unadjusted but not resisted	1,600 00	
Reported after close of books (estimate)	32,000 00	
Resisted—not in suit	1,089 91	
Total claims for sickness benefits		35,369 56
Claims for funeral benefits :—		
Unadjusted but not resisted	$ 525 00	
Resisted—in suit	100 00	
" not in suit	100 00	
Total claims for funeral benefits		725 00
Claims for disability benefits due and unpaid		750 00
Claims for disability benefits unadjusted		90,926 65
Present value of unpaid instalments of old age annuities		247,357 50
Due on account of expenses		9,953 70
Advance assessments		7,141 31
Total liabilities (excluding reserves for unmatured benefits)		$ 674,667 76

INCOME DURING THE YEAR.

Mortuary Department.

Extension of the Order tax		$ 255,339 95
Certificate and membership fees		4,745 75
Change of beneficiary		2,883 94
Assessments—mortuary (less refunds)		2,911,032 81
Total paid by members—Mortuary Department		$ 3,174,002 45

Sick and Funeral Department.

Cash received for enrolment and registration fees	$ 9,391 02	
Assessment (sick and funeral)	247,112 27	
Total paid by members (Sick and Funeral Department)		256,503 29
Total paid by members		$ 3,430,505 74
Cash received for interest		263,520 55
Net rents *re* Temple (less expenses)		5,197 58
Total cash income		$ 3,699,223 87

INDEPENDENT ORDER OF FORESTERS—*Continued.*

EXPENDITURE DURING THE YEAR

Cash paid during the year for death claims	$ 1,775,951 11
Cash paid for total and permanent disability claims	107,266 31
" old age annuities	43,550 00
" expectation of life benefits	4,385 00
" funeral claims	14,196 50
" sickness claims	198,886 51
Total paid to members	$ 2,144,235 43
Salaries of officers	32,702 57
" office employees	84,858 47
" organizers	116,575 25
Organizing expenses	100,921 37
Supplies purchased (net)	8,417 53
Official organ	30,458 23
State and government taxes	2,375 98
Miscellaneous expenses, viz.:—	
Furniture and furnishings, $1,816.96; travelling expenses, $14,597.09; advertising and printing, $25,881.82; rents, light and heat, home and branch offices, $18,230.12; legal expenses, $4,867.59; postage, telegrams, express, &c., $9,179.03; executive expenses, $1,319.20; medical examinations, foreign, $1,323.60; branch office expenses, $7,960.33; fraternal congress, $2,058.41; bonds, $422.50; sundry advances *re* investments, $2,231.80; investigating claims, $19,149.99; general expenses, $16,073.71; office expenses, stationery, &c., $19,382.11; accident insurance, $90; fire insurance, $54.33; sundry accounts *re* Temple (1903), $2,595.85	147,234 44
Total expenditure during the year	$ 2,667,779 27

MISCELLANEOUS (MORTUARY DEPARTMENT).

Number of new policies reported during the year as taken	28,730	
Amount of said policies		$ 23,500,000 00
Number of policies become claims during the year	1,662	
Amount of said claims		2,003,869 43
Number of policies in force at date	225,876	
Amount of policies in force December 31, 1904		242,896,000 00

Number and amount of policies terminated during the year:—

	No.	Amount.
1. By death	1,657	1,848,484 45
2. By lapse	20,684	16,790,130 57
3. By maturity (expectation of life)	5	4,385 00
4. By old age disability		43,650 00
5. By total and permanent disability		107,349 98
6. By change and decrease		166,000 00
	22,346	$18,960,000 00

Policies in force at beginning of year	219,492	$ 238,124,000 00
Policies issued during the year	28,730	23,500,000 00
Policies changed and increased		232,000 00
Policies terminated as above	22,346	18,960,000 00
Policies in force at date of statement	225,876	242,896,000 00
(Including 879 expectation of life policies for $1,286,500.)		

INDEPENDENT ORDER OF FORESTERS—*Continued.*

SICK AND FUNERAL DEPARTMENT.

Amount of claims arising during the year (sickness)	$	198,532 40
" " " (funeral)		13,718 16
Number of new insurers during the year	4,883	
Number of insured in sickness dept. at December 31, 1904	45,301	

BUSINESS DONE OUTSIDE OF CANADA.

(Included in above Statement.)

ASSETS OUTSIDE OF CANADA.

Value in account of stocks, bonds or debentures	$	286,011 78
Cash in deposit, London, England		86,349 27
Cash in banks		59,908 49
Total assets outside of Canada	$	432,269 54

LIABILITIES OUTSIDE OF CANADA.

Claims for death losses :—

Due and unpaid	$ 1,000 00	
Unadjusted but not resisted	60,111 38	
Reported after close of books	56,000 00	
Resisted—in suit	20,340 00	
Resisted—not in suit	32,000 00	
Total unpaid claims for death losses		$ 169,451 38

Claims for sickness benefits :—

Due and unpaid	$ 31 72	
Unadjusted but not resisted	400 00	
Reported after close of books (estimate)	10,000 00	
Resisted—not in suit	334 35	
Total unpaid claims for sickness benefits		10,766 07
Claims for funeral benefits unpaid		350 00
Claims for disability benefits reported		53,176 65
Present value of unpaid instalments of old age annuities		26,498 50
Advance payments		5,173 05
Total liabilities outside of Canada (excluding reserves for unmatured benefits)	$	265,415 65

PAYMENTS BY MEMBERS (OUTSIDE OF CANADA).

Mortuary Department.

Cash received for membership and certificate fees	$	3,366 80
" extension of the order tax		154,990 73
" change of beneficiary		1,942 59
" assessments (mortuary) less refunds		1,832,187 37
Total paid by members, mortuary department	$	1,992,487 49

INDEPENDENT ORDER OF FORESTERS—*Continued.*

Sick and Funeral Department.

Cash received for enrolment and certificate fees	$	2,093 02
" assessments (S. and F. dept.)		68,513 16
Total paid by members, sick and funeral department	$	70,606 18
Total paid by members outside of Canada	$	2,063,093 67

PAYMENTS TO MEMBERS (OUTSIDE OF CANADA.)

Cash paid for death claims	$	1,039,537 83
" disability benefits		55,831 36
" old age annuities		3,850 00
" sick benefit claims		51,017 49
" funeral claims		4,147 10
Total paid to members outside of Canada	$	1,154,383 78

MISCELLANEOUS.

Number of new policies reported during the year as taken outside of Canada	18,939	
Amount of said policies	$	15,200,500 00
Number of policies become claims during the year outside of Canada	993	
Amount of said claims		1,143,913 17
Number of policies in force outside of Canada, December 31, 1904	138,105	
Amount of said policies		148,359,000 00

SICK AND FUNERAL DEPARTMENT.

Amount of claims occurring during the year outside of Canada (sickness)	$	50,702 02
Amount of claims occurring during the year outside of Canada (funeral)		4,143 76
Number of new insurers during the year outside of Canada	1,072	
Number of insured in sickness department at December 31, 1904, outside of Canada	11,927	

SUMMARY OF ACCOUNTS I.O.F., 1904.

I.—MORTUARY ACCOUNT.

Balance of funds, January 1, 1904	$	7,226,689 92
Assessments		2,911,032 81
Interest		260,475 68
	$	10,398,198 41
Paid for claims	$	1,931,152 42
5 per cent deductions from assessments		145,757 60
Transferred to general account		5,675 92
	$	2,082,585 94
Balance of funds, December 31, 1904	$	8,315,612 47

INDEPENDENT ORDER OF FORESTERS—*Concluded.*

II.—SICK AND FUNERAL ACCOUNT.

Balance of funds at January 1, 1904	$	217,357 77
Assessments		247,112 27
	$	464,470 04
Paid for sick and funeral claims	$	213,083 01
Proportion of expenses to general fund		32,872 47
	$	245,955 48
Balance of funds, December 31, 1904	$	218,514 56

III.—GENERAL ACCOUNT.

Receipts 1904:—Sundry fees	$	17,020 71
Extension of the Order tax		255,339 95
Interest and rents		8,242 45
From Mortuary Assessments		151,433 52
From Sick and Funeral Assessments		32,872 47
Total receipts for year	$	464,909 10
Total net expense of Order for year		523,543 84
Excess of expenses over receipts for year	$	58,634 74
Deficit at December 31, 1903		348,947 56
*Total deficit December 31, 1904	$	407,582 30

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1. Mortuary Fund, December 31, 1904	$	8,315,612 47
2. Sick and Funeral Fund, December 31, 1904		218,514 56
	$	8,534,127 03
3. Deficit—General Account		407,582 30
Balance, net ledger assets (as above)	$	8,126,544 73

*(To provide the overdraft in the General Account, loans of $29€,587.75 have been made from the Mortuary Fund and $110,994.55 from the Sick and Funeral Benefit Fund, leaving the actual ledger assets in those funds at December 31, 1904, as follows:—Mortuary Fund $8,019,024.72, and Sick and Funeral Fund $107,520.01, including $55,000 loan to Orphan's Home.)

APPENDIX A

GENERAL STATEMENTS OF BRITISH COMPANIES

FOR

YEAR ENDING DECEMBER 31, 1904.

(Received too late for publication with the Statements of their Canadian Business.)

GUARDIAN ASSURANCE COMPANY.

General Business Statement for the Year ending December 31, 1904.

(For Statement of Canadian Business, see page 47.)

Fire Department.

(Including Burglary Insurance Business.)

The fire and burglary insurance premiums, after deducting re-insurances, amounted in 1904 to £507,865 0s. 3d., as against £475,329 8s. 7d. in 1903, showing an increase of £32,535 11s. 8d., and the losses, after making the same deduction, to £284,591 15s. 0d., as against £226,283 12s. 5d. in 1903.

The percentage of the losses upon the fire and burglary insurance premiums for 1904 was 56·03 as against 47·6 in 1903. The expenses and commission together amounted, in 1904, to £188,461 16s. 0d., being 37·11 per cent on the premiums, as compared with 36·52 per cent in 1903.

After providing for losses, expenses, bad debts, and income tax on profits, and for the additional premium reserve (£13,750) required by the increase in premiums during the year, there was a profit on the trading account of £18,673 17s. 0d. Adding to this the interest on the reserve funds, which amounts to £24,546 2s. 9d., there results a profit of £43,219 19s. 9d. Out of this sum, the directors have increased the general reserve fund by £6,000, leaving a balance of £37,219 19s. 9d. to be transferred to profit and loss. The premium reserve fund now amounts to £223,750 and the general reserve fund to £431,000, making the total fund in this department £654,750, as against £635,000 at December 31, 1903.

GUARDIAN ASSURANCE—*Continued.*

Fire Insurance Revenue Account.

(Including Burglary Insurance Business.)

1904.	£ s. d.	£ s. d.	1904.	£ s. d.	£ s. d.
Amount of fire insurance fund at the beginning of the year, viz.:—			Losses after deduction of re-insurances		284,591 15 0
Premium reserve due to policies unexpired on December 31, 1903	210,000 0 0		Expenses of management		118,089 13 10
General reserve fund	425,000 0 0		Commission		70,372 2 2
		635,000 0 0	Agents' bad debts written off		952 16 10
Premiums received, after deduction of re-insurance premiums		507,865 0 3	Income tax on profits		1,434 15 5
Interest and dividends (less income tax)		24,546 2 9	Transfer to profit and loss account		37,219 19 9
			Amount of fire insurance at the end of the year, viz.:—		
			Premium reserve due to policies unexpired on December 31, 1904	223,750 0 0	
			General reserve fund	431,000 0 0	
					654,750 0 0
		£1,167,411 3 0			£1,167,411 3 0

Profit and Loss Account.

(Proprietors' Revenue Account.)

1904.	£ s. d.	£ s. d.	1904.	£ s. d.	£ s. d.
Balance—On general account	126,828 2 1		Interim dividend to proprietors paid in January, 1904	25,000 0 0	
One-fifth of proprietors' share of life profit carried forward	13,200 0 0		Dividend to proprietors paid in July, 1904	60,000 0 0	
		140,028 2 1			85,000 0 0
Interest and dividends (less income tax) on proprietors' capital		41,448 9 4	Expenses of management		1,000 0 0
Transfer fees		75 0 0	Balance of Montreal suspense account written off		3,251 6 4
Transfer from fire revenue account, as above		37,219 19 9	Balance		129,520 4 10
		£ 218,771 11 2			£ 218,771 11 2

CANADIAN ASSURANCE—*Concluded.*

Balance Sheet—Fire Department.

(Including Burglary Insurance Business.)

LIABILITIES. 1904.	£	s.	d.
Fire Insurance fund at the end of the year, as per fire insurance revenue account	654,750	0	0
Losses outstanding	7,313	10	3
Balances due to reinsuring companies	54,369	6	3
Expenses of management due	3,619	0	3
Bills payable	4,880	5	7
Interest prepaid	506	10	11
Profit and loss—balance due to proprietors	37,219	19	9
£	762,658	13	0

ASSETS. 1904.	£	s.	d.	£	s.	d.
Mortgages on property in Cape Town				41,100	0	0
Investments :—						
British government securities				64,298	4	2
Corporation stocks and bonds (United Kingdom)				2,548	0	0
Indian and colonial government securities				73,273	9	2
Colonial corporation securities				54,557	0	1
Foreign government securities				10,206	4	3
Foreign government and other securities, deposits for license to transact fire insurance				60,042	2	7
Railway and other debentures and debenture stocks				180,534	13	10
Railway and other preference stocks (British)				12,705	13	2
Indian railway stocks (guaranteed by Indian government)				40,680	5	6
Salvage corps (share of houses)				5,319	9	6
House property (leasehold)				365	18	5
Office furniture				972	13	3
Outstanding premiums				7,222	8	6
Agents' balances				94,803	19	3
Balances due from reinsuring companies				6,733	16	4
Outstanding interest :—						
Accrued, but not payable				7,353	8	5
Fixed deposits at bankers	£ 24,500	0	0			
Cash—on deposit	2,500	0	0			
In hand and on current account	63,342	11	6			
				90,342	11	6
Bills receivable—agents' remittances, &c				9,598	15	1
£				762,658	13	0

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

General Business Statement for the Year ending December 31, 1904.

(For Statements of Canadian business, see pages 64 and 233.)

FIRE REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of fire re-insurance fund at the beginning of the year	900,000	0	0	Losses by fire after deduction of re-insurances	1,380,967	9	7
Premiums received after deduction of re-insurance	2,189,834	12	6	Expenses of management	334,229	16	5
				Commission	339,998	17	10
				Contributions to fire brigades at home and abroad	6,341	4	7
				State taxes (foreign)	44,187	0	0
				Carried to profit and loss	84,110	4	1
				Amount of fire re-insurance fund at the end of the year, as in balance sheet	900,000	0	0
	£3,089,834	12	6		£3,089,834	12	6

PROFIT AND LOSS ACCOUNT.

	£	s.	d.			£	s.	d.
Balance of last year's account	808,382	19	1	Amount paid to *Globe* six per cent perpetual annuitants in 1904	£49,626 0 0			
Interest and dividends not carried to other accounts	178,421	2	0	Less income tax	2,481 6 0			
Carried from fire account	84,110	4	1			47,144	14	0
Carried from members' life profits account	18,423	0	0	Balance of dividend for 1903, paid 21st May, 1904		135,102	0	0
Transfer fees	21	5	6	Income tax		928	18	10
Exchange	780	0	6	Balance—				
				Interim dividend for the year 1904, paid 22nd November		85,974	0	0
				* Carried to next year's account		820,988	18	4
				* The above balance will be reduced to £685,886 18s. 4d. by payment of balance of 1904 dividend on 22nd May.				
	£1,090,138	11	2			£1,090,138	11	2

LIFE ASSURANCE REVENUE ACCOUNT.

Liverpool and London and Globe Fund.	£	s.	d.		*Liverpool and London and Globe Fund.*	£	s.	d.
Amount of life assurance fund at the beginning of the year	£3,642,739	5	10	Claims under life policies, including those admitted but not paid (after deducting sums re-assured)	£246,803 10 6			
Premiums after deduction of reassurance premiums	237,975	17	9	Surrenders	71,720 1 3			
Interest and dividends	133,970	6	6	Commission	10,114 18 8			
Assignment fees	113	0	0	Expenses of management	11,966 14 11			
Fines	112	16	2	Medical fees	966 4 8			
				Stamps	749 13 6			
				Transfer to annuity account, consideration for immediate annuity hitherto deferred	891 10 0			
				Amount of the funds at the end of the year, as in balance sheet	3,671,698 12 9			
	4,014,911	6	3			4,014,911	6	3

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LIVERPOOL AND LONDON AND GLOBE—*Continued.*

LIFE ASSURANCE REVENUE ACCOUNT—*Concluded.*

Globe Fund.

	£ s. d.	£ s. d.
Amount of life assurance fund at the beginning of the year	£139,191 9 7	
Premiums, after deduction of reassurance premiums	3,359 18 6	
Interest and dividends	4,732 6 0	
Assignment fees	2 10 0	
Fines	2 0 0	
		147,288 4 1
		£4,162,199 10 4

Globe Fund.

	£ s. d.	£ s. d.
Claims under life policies, including those admitted but not paid (after deducting sums reassured)	£ 13,124 5 6	
Surrenders	2,056 1 1	
Commission	61 14 6	
Expenses of management	274 5 4	
Amount of the funds at the end of the year, as in balance sheet	131,771 17 8	
		147,288 4 1
		£4,162,199 10 4

ANNUITY REVENUE ACCOUNT.

Liverpool and London and Globe Fund.

	£ s. d.	£ s. d.
Amount of fund at the beginning of the year	£1,743,566 0 0	
Consideration for annuities granted, after deduction of reassurances	103,902 4 10	
Interest and dividends	60,072 15 2	
Transfer from life fund, consideration for immediate annuity hitherto deferred	891 10 0	
Assignment fee	1 0 0	
		1,908,433 10 0

Liverpool and London and Globe Fund.

	£ s. d.	£ s. d.
Annuities	£207,953 18 6	
Commission	703 14 10	
Expenses of management	4,495 2 2	
Amount of fund at the end of the year, as in balance sheet	1,695,280 14 6	
		1,908,433 10

Globe Fund.

	£ s. d.	£ s. d.
Amount of fund at the beginning of the year	£ 2,532 4 10	
Interest and dividends	79 16 3	
		2,612 1 1
		£1,911,045 11 1

Globe Fund.

	£ s. d.	£ s. d.
Annuities	£ 568 0 0	
Expenses of management	14 4 0	
Amount of fund at the end of the year, as in balance sheet	2,029 17 1	
		2,612 1
		£ 1,911,045 11 1

MEMBERS' LIFE PROFITS ACCOUNT.

	£ s. d.	£ s. d.
Amount of fund at the beginning of the year	68,480 0 0	
Interest and dividends	2,054 0 0	
	£ 70,534 0 0	
Carried to profit and loss account		18,423 0 0
Amount of fund at the end of the year, as in balance sheet		52,111 0 0
		£ 70,534 0 0

LIVERPOOL AND LONDON AND GLOBE—*Concluded.*

GENERAL BALANCE SHEET.

LIABILITIES.

	£	s.	d.
Members' capital	245,640	0	0
Life assurance fund—			
Liverpool and London and Globe £3,671,698 13 9			
Globe 131,771 17 8			
	3,803,470	10	5
Annuity fund—			
Liverpool and London and Globe £1,695,280 14 6			
Globe 2,029 17 1			
	1,697,310	11	7
General reserve fund £1,400,000 0 0			
Fire re-insurance fund 900,000 0 0			
	2,300,000	0	0
Profit and loss	820,988	18	4
Members' life profit accounts	52,111	0	0
Other funds, viz:—			
Permanent fire policy deposit fund	58,099	16	4
Suspense account	88,952	12	2
Transfer fees reserved	111	1	0
Globe six per cent perpetual annuity of £49,626 collaterally secured by the guarantee fund of one million sterling, included in the enumeration of assets in this schedule, valued at	1,654,200	0	0
Claims under life policies admitted but not paid—			
Liverpool and London and Globe	29,917	8	8
Globe	2,084	19	3
Outstanding fire losses	174,636	19	10
Other sums owing by Company—			
Dividends due and unpaid	3,549	16	0
Amount owing to fire insurance companies	92,525	19	0
Current accounts owing by Company	22,208	9	0
Bills payable	4,403	12	11
	£11,050,211	14	6

ASSETS.

Liverpool and London and Globe.	£	s.	d.
Mortgages on property within the United Kingdom	101,994	8	5
Mortgages on property out of the United Kingdom	945,921	7	6
Loans on the Company's policies	143,114	7	2
Investments—			
British Government securities	171,684	19	10
United States Government and State securities	296,954	13	2
United States municipal securities	344,474	16	2
Colonial Government and State securities	412,145	2	1
Colonial municipal securities	131,976	14	19
Foreign Government and State securities	132,325	0	5
Foreign municipal securities	29,633	1	5
Stocks and shares of other companies	56,625	0	0
Bonds of other companies	5,000	0	0
Railway and other debentures and debenture stocks	2,896,630	1	7
Railway preference stocks	1,824,307	8	7
Railway preferred and ordinary stocks (of which £5,504 10s. 7d. is ordinary)	111,238	14	3
House property, including offices partly occupied by the Company	1,292,986	13	10
Land	10,976	9	6
Ground rents	34,674	14	5
Life interests and annuities	553,648	19	4
Reversions	39,645	18	1
*Agents' balances	181,357	4	8
*Outstanding premiums	311,668	4	1
Outstanding interest, accrued but not due	74,310	1	5
Cash—			
On deposit	311,562	5	2
In hand and on current account with bankers	210,067	14	0
Other assets—			
Loans on life interests, annuities, and reversions	68,908	19	4
Loans on railway and other debenture bonds, shares and other stocks	11,614	19	6
Loans to local boards and counties in United Kingdom	205,799	10	2
Loans on personal security	Nil		
Amounts owing to the Company	2,232	7	4
Amounts owing by fire insurance companies	845	4	

Globe.	£	s.	d.
Mortgages on property within the United Kingd'm	20,625	0	0
House property, including offices partly occupied by the Company	115,261	14	0
	135,886	14	0
	£11,050,211	14	6

* Being the uncollected portion of the revenue of the last quarter, ending on the date to which these accounts are made up; since collected.

THE NORWICH UNION FIRE INSURANCE SOCIETY.

General Business Statement for the Year ending December 31, 1904.

(For Statement of Canadian Business, see page 99.)

REVENUE ACCOUNT.

	£ s. d.		£ s. d.
Premiums	1,173,072 17 4	Losses by fire	752,467 19 11
Interest	41,668 4 1	Commission	231,177 19 7
Transfer fees	31 15 0	Expenses of management, &c. £162,387 4 7	
		Colonial and foreign taxes 18,182 3 6	
			180,569 8 1
		Balance	50,557 8 10
	£1,214,772 16 5		£1,214,772 16 5

PROFIT AND LOSS ACCOUNT.

	£ s. d.		£ s. d.
Balance disposable, 1903	341,981 6 11	Dividends and bonus to proprietors	55,000 0 0
Reserve on current policies, 1903	380,116 17 5	Income tax on profits	2,533 1 5
Increased value of investments and profit on sale and maturity of stocks	6,507 14 6	Reserve on current policies, 1904	391,024 5 9
Balance of revenue account	50,557 8 10	Balance disposable	330,606 0 6
	£ 779,163 7 8		£ 779,163 7 8

NORWICH UNION FIRE—*Concluded.*

BALANCE SHEET, AS AT DECEMBER 31, 1904.

LIABILITIES.	£	s.	d.
Capital subscribed £1,100,000, in 11,000 shares of £100 each, £12 paid	132,000	0	0
Fire insurance fund—			
Reserve fund £550,000 0 0			
Reserve on current policies 391,024 5 9			
Balance disposable 330,606 0 6			
	1,271,630	6	3
Outstanding losses and expenses	90,505	14	6
Bills payable	204	7	7
Clerks' superannuation and benefit fund	29,204	12	3
Unclaimed dividends	584	2	0
	£1,524,129	2	7

ASSETS.	£	s.	d.
Investments (at market value)—			
British Government securities	97,625	0	0
Bank of England stock	90,075	0	0
British railway stocks	32,476	5	0
Municipal and other English securities	62,498	15	0
Colonial Government, railway and other securities	143,231	17	6
United States Government securities	89,143	15	0
United States railway, municipal and other securities	411,150	14	0
Other American Government securities	48,303	8	0
European and other foreign government securities	20,213	1	5
Mortgage	8,000	0	0
Real estate	73,900	0	0
Salvage corps building funds	6,101	11	11
Interest accrued	12,375	0	10
Bills receivable	5,410	5	11
Bankers' balances, English	55,122	14	6
Bankers' balances, foreign and colonial	178,037	0	11
Premiums in course of collection, less commission	74,218	2	6
Agents' balances	116,146	10	1
Cash in office	100	0	0
	£1,524,129	2	7

THE ROYAL INSURANCE COMPANY.

General Business Statement for the Year ending December 31, 1904.

(For Statements of Canadian Business, see pages 119 and 332.)

Fire Account.

	£ s. d.		£ s. d.
Amount of fire fund at the beginning of the year	1,200,000 0 0	Losses by fire after deduction of re-insurances	1,735,030 0 4
Premiums after deduction of re-insurances	2,995,666 3 9	Commission	437,554 9 0
Amount transferred from profit and loss account	200,000 0 0	Expenses of management	604,931 13 7
		Surplus carried to profit and loss	218,150 0 10
		Amount of fire fund at the end of the year, as per balance sheet	1,400,000 0 0
	£4,395,666 3 9		£4,395,666 3 9

Profit and Loss Account.

	£ s. d.		£ s. d.
Balance of last year's account	866,379 4 1	Interim dividend for 1904	117,566 2 0
Less balance of dividend for 1903	130,629 0 0	Income tax	10,669 0 0
		Amount transferred to fire fund	200,000 0 0
	£ 735,750 4 1	Amount transferred to superannuation fund	15,000 0 0
Interest and dividends not carried to other Accounts £ 133,109 11 11		Balance carried forward	867,084 11 10
Less interest to superannuation fund 1,745 2 0			
	131,364 9 11		
Tranfer fees	54 19 0		
Surplus from fire account	218,150 0 10		
Shareholders' life profits realized	125,000 0 0		
	£1,210,319 13 10		£1,210,319 13 10

Life Assurance Account.

	£ s. d.		£ s. d.
Amount of life assurance fund at the beginning of the year	8,088,195 4 5	Claims under life policies including reversionary bonuses (after deduction of sums reassured)	547,863 10 2
Premiums after deduction of re-assurance premiums	661,090 8 5	Surrenders	46,138 13 8
Interest	298,984 10 0	Bonuses in cash	1,690 9 3
Assignment fees	310 5 0	Commission	34,476 19 0
		Expenses of management	46,296 7 3
		Shareholders' proportion of life profits for the 5 years ending December 31, 1904, carried to profit and loss account	125,000 0 0
		Amount of life assurance fund at the end of the year, as per balance sheet	8,247,114 8 6
	£9,048,580 7 10		£9,048,580 7 10

Annuity Account.

	£ s. d.		£ s. d.
Amount of annuity fund at the beginning of the year	592,663 15 7	Annuities	52,299 18 8
Consideration for annuities granted	52,647 9 11	Commission	1,194 1 6
Interest	20,714 15 7	Expenses of management	778 2 5
		Amount of annuity fund at the end of the year, as per balance sheet	611,753 18 6
	£ 666,026 1 1		£ 666,026 1 1

ROYAL—*Continued.*

BALANCE SHEET.

LIABILITIES.	£	s.	d.
Shareholders' capital	391,887	0	0
Life assurance fund	8,247,114	8	6
Annuity fund	611,753	18	6
Reserve fund	1,600,000	0	0
Fire fund	1,400,000	0	0
Pepetual insurance account	27,971	19	4
Superannuation fund	74,914	19	1
Profit and loss (subject to balance of dividend)	867,084	11	10
	£ 13,220,726	17	3
Claims under life policies intimated but not paid £	76,033	11	8
Outstanding fire losses	197,955	12	1
Unclaimed dividends	7,178	19	3
Outstanding accounts	24,303	9	11
Bills payable	24,120	2	1
Balances of reinsurance accounts	199,279	10	7
	528,871	5	7

ASSETS.	£	s.	d.	£	s.	d.
Mortgages on freehold and leasehold property within the United Kingdom :—						
City property, England £	754,229	17	2			
City property, Scotland	183,566	15	0			
Landed property England	866,600	19	7			
Landed property Scotland	170,000	0	0			
				1,974,397	11	9
Mortgages on freehold property out of the United Kingdom				167,679	9	11
Reversion and life interests				192,763	18	1
Loans on the company's life policies within their surrender value				425,934	2	0
Investments :—						
British government securities				480,428	17	3
Colonial government securities				188,076	14	7
Foreign government securities				86,475	2	0
United States government securities				93,620	2	1
United States railway mortgage bonds				932,464	12	0
United States railway guaranteed stocks				444,002	4	1
Colonial provincial bonds				14,158	16	0
Colonial municipal bonds				49,278	18	10
State bonds in the United States				19,319	9	6
Municipal bonds in the United States				558,500	8	9
Municipal bonds, foreign				11,204	14	11
Railway debenture stocks :—						
England £	399,719	16	0			
Scotland	35,077	11	10			
Wales	11,631	2	9			
Indian and Colonial	200,363	14	9			
Foreign	142,006	17	11			
				788,799	3	3
Railway guarantee and preference stocks :—						
England £	1,870,990	10	8			
Scotland	172,035	7	2			
Wales	41,918	19	1			
Indian and Colonial	99,359	17	0			
				2,184,304	13	11
Railway preferred ordinary stocks ;—						
England £	220,153	16	3			
Scotland	173,613	1	1			
				393,766	17	4
Railway ordinary stocks				71,815	1	0
Gas and dock companies' bonds				458,483	16	0
Bonds of other incorporated companies				304,056	18	6
Stock of other incorporated companies				49,527	7	9
Freehold ground rents, England and Scotland				57,191	0	10
Freehold buildings :—						
England £	929,426	2	6			
Scotland	67,859	13	2			
Ireland	7,000	0	0			
India and Colonies	239,190	18	1			
United States	514,836	10	1			
Other foreign countries	142,534	19	11			
				1,900,848	3	9

ROYAL—*Concluded.*

BALANCE SHEET—*Concluded.*

LIABILITIES—*Con.*	£ s. d.	ASSETS—*Con.*	£ s. d.
		Leasehold buildings	214,524 5 8
		Loans to various towns and townships on security of the rates :—	
		England £ 567,172 16 10	
		Scotland 7,925 8 5	
			575,098 5 3
		Loans on English and Scottish railway and other securities, with margins	286,826 13 10
		Branches', agents', and other balances	394,261 9 0
		Outstanding premiums	26,247 17 2
		Outstanding interest	102,850 12 2
		Cash in hand and on current account with bankers	303,190 15 8
	£13,749,598 2 10		£13,749,598 2 10

THE SUN INSURANCE OFFICE.

General Business Statement for the Year ending December 31, 1904.

(For Statement of Canadian business, see page 128.)

REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
Reserve for unexpired risks brought forward from 1903	489,066	11	2	Losses	797,976	14	6
Premiums, less re-insurances	1,306,180	1	4	Commission £214,228 6 11			
Income from investments (less income tax)	91,444	11	8	General expenses 234,104 17 0	448,333	3	11
				Reserve for unexpired risks at 31st December 1904, being 40 per cent. of premium income	522,472	0	6
				Balance carried to profit and loss account	117,909	5	3
	£1,886,691	4	2		£1,886,691	4	2

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance brought forward from 1903	349,859	9	4	Income tax on profits	4,332	9	9
Deduct—				Loss on exchange	1,510	5	4
				Bad debts	31	13	3
Dividend paid Jan. 1904 £54,000				Carried to general reserve	100,000	0	0
Dividend paid July, 1904 60,000	114,000	0	0	Carried to pension fund	4,000	0	0
				Balance carried to balance sheet	243,941	3	9
	£235,859	9	4				
Balance from revenue account	117,909	5	3				
Transfer fees	46	17	6				
	£353,815	12	1		£353,815	12	1

BALANCE SHEET.

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d.
Capital—£2,400,000				Investments—			
240,000 shares of £10 each, 10s. per share paid	120,000	0	0	Mortgages on property within the United Kingdom	181,595	19	6
N.B.—2,500 of these shares are held by the Office, but are not included among the investments.				Mortgages on property outside the United Kingdom	10,000	0	0
				British government securities	71,250	0	0
General Reserve	1,350,000	0	0	Indian and colonial government securities	51,019	10	4
Special reserve	120,000	0	0	Foreign government securities	131,026	19	3
Dividend reserve	120,000	0	0	Railway and other guaranteed, preference, and ordinary shares and stocks	291,980	19	3
Investment reserve	42,134	12	11	Railway debentures and debenture stocks	420,447	9	11
Reserved for risks not yet expired, being 40 per cent. of the premium income for the year	522,472	0	6	Other debentures and debenture stocks and municipal bonds	268,997	10	4
Pension fund	44,496	19	11	House property, including premises occupied by the office	868,254	7	0
Balance at credit of profit and loss account	243,941	3	9	Salvage corps premises	19,143	12	11
	£2,563,044	17	1	Other investments	6,254	16	0
Outstanding losses	123,432	7	2	Deposits with colonial banks	23,550	0	0
Agents' balances	13,016	0	5	Branch and agency balances	217,332	6	9
Amounts due to other offices for re-insurances	47,251	2	6	Due by other offices	8,583	8	4
Bills payable	1,312	16	3	Outstanding premiums (since received)	38,797	18	7
Reserve for outstanding commission and charges	10,500	0	0	Bills receivable	9,040	14	0
Clerks' deposit fund	8,965	17	4	Cash on deposit and at bankers, and in hand	150,249	8	7
Dividend warrants uncleared	2	0	0				
	£2,767,525	0	9		£2,767,525	0	9

LISTS OF CANADIAN DIRECTORS OR ADVISORY BOARDS OF BRITISH COMPANIES.

ALLIANCE ASSURANCE COMPANY, (LIMITED).

Hon. J. R. Thibaudeau, Chairman; Jonathan Hodgson, James P. Dawes.

GUARDIAN ASSURANCE COMPANY (LIMITED).

W. M. Ramsay, Chairman; Hon. Alphonse Desjardins, Deputy Chairman; R. Wilson-Smith, J. O. Gravel.

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

W. J. Buchanan, Chairman; E. S. Clouston, Hon. Sir Alexander Lacoste, Hon. Sir Geo. E. Drummond, F. W. Thompson.

LONDON AND LANCASHIRE LIFE ASSURANCE COMPANY.

Rt. Hon. Lord Strathcona and Mount Royal, Chairman; R. B. Angus, Chas. R. Hosmer, Chas. M. Hays, Henry Stikeman, E. L. Pease.

LONDON GUARANTEE AND ACCIDENT COMPANY, (LIMITED).

(Advisory Board.)

Sir William R. Meredith, Robert Kilgour and the Hon. George A. Cox.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

Archibald Macnider, Chairman; Hon. Sir Geo. A. Drummond, Charles F. Sise and G. N. Moncel.

NORWICH UNION FIRE INSURANCE SOCIETY.

Thomas C. Patteson and J. J. Foy, K.C.

OCEAN ACCIDENT AND GUARANTEE CORPORATION, (LIMITED).

(Advisory Board).

William M. Ramsay, Chairman; and Edward B. Greenshields.

PELICAN AND BRITISH EMPIRE LIFE OFFICE.

Thos. Fyshe, Wm. Molson Macpherson, Robert MacDougall Paterson.

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

(Advisory Board).

Hon. L. J. Forget, Thomas McDougall and C. F. Smith.

STANDARD LIFE ASSURANCE COMPANY.

James A. Gillespie, Chairman; E. B. Greenshields, H. V. Meredith, Angus W. Hooper, W. M. Ramsay.

STAR LIFE ASSURANCE SOCIETY.

Rev. Alexander Sutherland, D.D., Rev. William Briggs, DD.

APPENDIX B

LIST OF DIRECTORS AND SHAREHOLDERS

AS AT DECEMBER 31, 1904.

THE ACCIDENT AND GUARANTEE COMPANY OF CANADA.

LIST OF DIRECTORS (As at December 31, 1904.)

Fred. E. Nelson, President; James Morgan, James Davidson, Vice-Presidents; Fred. Bacon, O. Faucher, J. A. N. Beaudry, J. C. Holden, E. S. Miller, Henry Morton.

LIST OF SHAREHOLDERS (As at December 31, 1904.)

Name.	Residence.	Number of Shares.	Amount Subscribed for	Amount paid in Cash.
			$	$
Allan, Jno	Montreal, Que	25	2,500	500
Bacon, Fred	"	30	3,000	600
Beaudry, J. A. N	"	20	2,000	400
Beck, H. H	Winnipeg, Man	30	3,000	600
Bacon, T. P	Montreal, Que	20	2,000	400
Baumgarten, A	"	20	2,000	400
Berwick, Dr. G. A	"	20	2,000	400
Brush, F. S	"	10	1,000	200
Botterell, E. H	"	10	1,000	200
Brierley, Jas. S	"	10	1,000	200
Boxer, R. N. C	"	10	1,000	200
Boxer, Mrs. S. S	"	10	1,000	200
Bartels, F	St. Hyacinthe, Que	2	200	40
Boulter, Geo	Montreal, Que	50	5,000	1,000
Briggs, A. W	Toronto, Ont	10	1,000	200
Burland, J. H	Montreal, Que	10	1,000	200
Beckit, O. G	"	10	1,000	
Carsley, S., Sr	"	50	5,000	1,000
Cameron, H	"	30	3,000	600
Cummings, A. C	"	25	2,500	500
Carsley, Wm. F	"	20	2,000	400
Copland, E. H	"	20	2,000	400
Cypihot, Dr Theo	"	10	1,000	200
Christmas, F. H	"	10	1,000	200
Cameron, C. K. O	"	10	1,000	200
Cameron, Miss F. W	"	5	500	100
Coulson, S	"	10	1,000	200
Charbonneau, N	"	10	1,000	200
Cooper, R. H	Springhill, N.S	5	500	100
Cameron, M. A. K	Montreal, Que	5	500	100
Davidson, J	"	60	6,000	1,200
Davidson, Mrs. Mary	"	100	10,000	2,000
Davidson, Christina	"	20	2,000	400
Ducharme, G. N	"	10	1,000	200
Dougall, J. & Son	"	10	1,000	200
Duclos, C. A	"	10	1,000	200
Davidson, T. C	"	10	1,000	200
Darche, Dr. C. E	Three Rivers, Que	10	1,000	200
Drysdale, D	Montreal, Que	5	500	5
Day, Dr. J. L	"	10	1,000	200
Dickson, J. A	Hamilton, Ont	10	1,000	20
Elliott, Mrs. H. J	Longueuil, Que	10	1,000	
Fisk, Dr. Geo	Montreal, Que	50	5,000	1,000
Fisher, R. C	"	25	2,500	500
Forget, R	"	10	1,000	200
Finley, Dr. F. G	"	10	1,000	200
Flanagan, C. J	"	5	500	100
Fraser, S	Springhill, N.S	2	200	40
Fairbanks, E. B	"	1	100	20
Faucher, O	Montreal, Que	20	2,000	400
Foster, G. L	Halifax, N.S	20	2,000	2
Goddard, G. I	Montreal, Que	200	20,000	4,000
Granger, A. O	Philadelphia, U.S.A	25	2,500	500
Grose, W	Montreal, Que	25	2,500	500
Graham, H	"	10	1,000	200
Gibbons, G. C	Hamilton, Ont	10	1,000	200

THE ACCIDENT AND GUARANTEE COMPANY OF CANADA—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount paid in Cash.
			$	$
Goddard, Mrs. L. N	Montreal, Que	10	1,000	200
Gilmour, G. W	Waterloo, Que	50	5,000	1,000
Holden, J. C	Montreal, Que	30	3,000	600
Hutchinson, M	"	50	5,000	1,000
Hersey, R	"	25	2,500	500
Henshaw, Col. F. C	"	20	2,000	400
Haram, T. W	"	10	1,000	120
Hosmer, C. R	"	10	1,000	200
Hagar, J. T	"	10	1,000	200
Hastings, estate of W. J	"	10	1,000	200
Hoare, C. S	"	20	2,000	400
Ingram, estate of Wm	"	30	3,000	600
Jones, Dr. O. M	Victoria, B.C.	10	1,000	200
Lyman, F. G	Montreal, Que	25	2,500	500
Labatt, T	"	20	2,000	400
Leslie, W. S	"	20	2,000	400
Lambly, J. W	"	20	2,000	400
Lighthall, G. R	"	20	2,000	400
Leslie, F. B	"	10	1,000	200
Larmonth, E. A	Ottawa, Ont	5	500	50
Morgan, J	Montreal, Que	100	10,000	2,000
McMaster, Wm	"	30	3,000	600
Morton, H	"	40	4,000	800
Murphy, J	"	30	3,000	600
Miller, E. S	"	20	2,000	400
McMaster, Capt. J. A	"	10	1,000	200
Mackay, F. S	"	10	1,000	200
Morton, Phillips & Co	"	10	1,000	200
McArthur, A	"	10	1,000	200
McPhillips, Dr. F. X	Vancouver, B.C.	10	1,000	
McLagan, P. W	Montreal, Que	5	500	100
Macdonald, J. K	"	5	500	100
MacCarthy, H. F	Ottawa, Ont	5	500	100
Murray, J., Jr	Springhill, N.S	5	500	100
Murray, Dr. R. L	"	5	500	100
McKinnon, A. A	"	5	500	100
Murray, W. H	"	2	200	40
McLaren, W. D	Montreal, Que	10	1,000	200
McLurg, Dr. J	Sault Ste. Marie, Ont	5	500	
Martin, S. H	Waterloo, Que	2	200	40
McKenzie, Dr. B. E	Toronto, Ont	50	5,000	
Nelson, F. E	Montreal, Que	75	7,500	1,500
Norris, W. G	"	20	2,000	400
Nelson, A. D	"	10	1,000	200
Nelson, C. H	"	10	1,000	200
Noble, Miss S. A	"	5	500	100
Ogilvy, J	"	20	2,000	200
O'Cain, J	St. Johns, Que	1	100	20
Papineau, Hon. A. C	Montreal, Que	20	2,000	400
Palmer J. & Son	"	10	1,000	200
Patton, J. W. T	Truro, N.S	5	500	
Rogers, V. V	Ottawa, Ont	20	2,000	200
Ryerson, Dr. G. S	Toronto, Ont	20	2,000	
Ross, P. S. & Sons	Montreal, Que	20	2,000	400
Ralston, Mrs. A. J	"	10	1,000	200
Rothwell, E. E	"	10	1,000	200
Rondeau, C. W. H	"	5	500	100
Reid, J. B		10	1,000	200
Stearns, Sergt P	"	20	2,000	
Shillington, Dr. A. T	Ottawa, Ont	20	2,000	400
Scott, Rev. E	Montreal, Que	20	2,000	400
Scarff, C. E	"	10	1,000	200
Scott, W. D. B	"	10	1,000	200
Smith, W. W	"	10	1,000	200
Tarte, Eugene	"	10	1,000	200

THE ACCIDENT AND GUARANTEE COMPANY OF CANADA—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount paid in Cash.
			$	$
Urquhart, D. P..	Montreal, Que..	10	1,000	200
Wilson, J	"	25	2,500	500
Williams, R. W.	Three Rivers, Que.	20	2,000	400
Wilson, F. H.	Montreal, Que	10	1,000	200
Walker, J	"	10	1,000	200
Williamson, D.	"	10	1,000	200
Watson, W. W., estate of	"	15	1,500	300
Watson, Mrs. Florence	"	10	1,000	200
Wightman, A. R.	"	5	500	
Ward, Alfred.	Hamilton, Ont.	12	1,200	80
Wright, Robt.	Montreal, Que	10	1,000	200
		2,467	$246,700	$45,502

ANGLO-AMERICAN FIRE INSURANCE COMPANY.

LIST OF DIRECTORS (as at December 31, 1904).

S. F. McKinnon, President; J. R. Barber, John Flett, Vice-presidents; A. A. Allen, J. H. Bowlby, A. B. Cunningham, H. P. Eckardt, W. J. Gage, John Knox, R. Millichamp, J. N. Shenstone, Uriah M. Stanley, Hugh Waddell, Emil Nerlich.

LIST OF SHAREHOLDERS—(as at December 31, 1904).

Name.	Address.	Number of Shares.	Amount subscribed.	Amount paid.
			$	$
Allan, A. A.	Toronto	55	5,500	2,750
Anglin, S.	Kingston	10	1,000	500
Arthur, J. Robins.	Collingwood	20	2,000	1,000
Abbot, Edwin	Brockville	10	1,000	500
Ainsley, Norman	69 Melbourne ave., Toronto.	10	1,000	500
Bain, William	Toronto	4	400	
Barber, J. R	Georgetown	100	10,000	5,000
Booth, Anna E.	Care W. F. Salsbury, 1340 Burnby st., Vancouver, B.C	10	1,000	500
Bowlby, Dr. C. Herbert	Berlin	50	5,000	2,000
Boeckh, Emil C	Toronto	10	1,000	500
Bruce, Edward W.	246 Borden st., Toronto.	20	2,000	450
Barron, William, estate. E. H. Webling, executor.	220 Nelson st., Brantford.	10	1,000	500
Burnley, S. M. & Bro.	Brantford	10	1,000	500
Boughner, J. C.	Customs Dept., Ottawa.	5	500	250
Berry, Hartley	Brantford.	10	1,000	500
Bennett, Josiah	550 Bathurst st., Toronto.	20	2,000	500
Brown, Alexander, executors of estate.	Toronto	10	1,000	500
Burgess, H. H.	Owen Sound	10	1,000	500
Burnham, Dr. George	Peterborough	10	1,000	500
Brown, Miss Sarah.	Dr. Cockshutt's Orphanage, Farringdon	5	500	250
Bowie, R.	Brockville	50	5,000	2,500
Bulloch, W. J.	Gananoque	10	1,000	500
Burrows, F.	Napanee	5	500	500
Brook, B. F.	Listowel	50	5,000	2,500
Burrill, William	Yarmouth, N. S.	10	1,000	500
Bertrand, C. A	Olds, Alberta	1	100	50
Cunningham, A. B	Kingston	50	5,000	2,500
Craig, James	284 Yonge st., Toronto	30	3,000	1,500
Clark, Robert	Goderich	20	2,000	1,000
Cowan, John W.	Toronto	10	1,000	500
Cockshutt, Frank	Brantford	20	2,000	1,000
Coates, Daniel H.	"	5	500	250
Cocker, J. H.	"	10	1,000	
Clark, Dr. W. H.	Lindsay	20	2,000	600
Copeland, W. A	Collingwood	40	4,000	2,000
Chant, Sperrin	St. Thomas	10	1,000	500
Crene, J. E	Markdale	15	1,500	750
Cavanagh, Milton	Owen Sound	20	2,000	1,000
Carpenter, E. R.	Collingwood	10	1,000	500
Campbell, Alexander	2943 W. Pico st., Los Angeles	10	1,000	500
Caldwell, Dr. William	Peterborough	50	5,000	2,500
Cousins, Miss Annie	Dr. Cockshutt's Orphanage, Farringdon.	10	1,000	350
Collins, J. D.	Peterborough	10	1,000	1,000
Craig, William	Port Hope	5	500	250
Cossitt, Newton, sr	Brockville	50	5,000	2,500
Charlesworth, H. G	Toronto	30	3,000	
Clements, L	Kingston	10	1,000	500
Cappon, Prof. James.	"	20	2,000	1,000
Cook, Daniel	Georgetown.	10	1,000	500
Curtiss, Dr. James D.	St Thomas	100	10,000	2,800
Cann, Augustus.	Yarmouth, N.S.	25	2,500	1,250
Dupuis, Prof. N. F.	Kingston	20	2,000	1,000

SESSIONAL PAPER No. 8

ANGLO-AMERICAN FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	Number of Shares.	Amount subscribed.	Amount paid.
			$	$
Dunlop, H. C	Goderich	50	5,000	5,000
Dalton, C. C	Toronto	20	2,000	1,000
Dusseau, L. V	"	10	1,000	500
Eckhardt, H. P	"	75	7,500	3,750
Ego, Dr. Angus	Markdale	10	1,000	400
Flett, John	Toronto	50	5,000	2,500
Fair, Robert	Peterborough	10	1,000	500
Follett, Joseph J	Toronto	10	1,000	200
Fife, Mrs. E. J	Care D. W. Dumble, Peterboro	50	5,000	2,500
Frawley, M. J	Barrie	20	2,000	1,000
Finlay, Edward	Georgetown	10	1,000	500
Forrester, A., executors of the estate	Mitchell	50	5,000	2,500
Fowler, Dr. George S	Teeswater	10	1,000	500
Fulton, Dr. James	St. Thomas	100	10,000	2,000
Gowans, John (executors of estate, Toronto General Trusts)	Toronto	50	5,000	2,500
Gage, W. J	"	50	5,000	2,500
Grant, J. J	Sarnia	10	1,000	500
Grobb, Franklin	Brantford	20	2,000	2,000
Gillespie, A	Lindsay	10	1,000	
Galbraith, William	Toronto	20	2,000	1,000
Galbraith, Catherine, executors of estate	"	30	3,000	1,500
Graham, Thomas	Fenelon Falls	5	500	100
Govenlock, William	Seaforth	50	5,000	2,500
Gallagher, James	Teeswater	5	500	250
Hallam, John, estate, (E. R. C. Clarkson, executor)	Toronto	50	5,000	2,500
Hill, Wm. H	Peterborough	3	300	150
Heyd, G. D., K.C	Brantford	45	4,500	1,800
Harley, A. E	"	10	1,000	500
Harley, W. R., est. (ex. Harley, James)	"	10	1,000	500
Harold, John	Paris	10	1,000	500
Hewton, John	Kingston	10	1,000	500
Howie, Hugh	Brantford	10	1,000	500
Hill, Solomon	Markdale	10	1,000	500
Hamilton, A	Warren	30	3,000	1,500
Hanna, Franklin	Brantford	25	2,500	1,250
Harold, Samuel	"	50	5,000	2,500
Hume, John	Port Hope	10	1,000	500
Harold, Mrs. Edith	Paris	20	2,000	1,000
Harrington, Catharine	Toronto	10	1,000	
Harris, Lloyd, (C. & C. Cook, trustees)	Brantford	50	5,000	2,500
Heffernan, Miss M. C	Collingwood	10	1,000	1,000
Howell, Clara Eliza	Victoria, B.C.	14	1,400	700
Jenkins, Mrs. E. E	Toronto	10	1,000	500
Jackson, Dr. W. Fred	Brockville	20	2,000	1,200
Johnson, J. A	Consecon	10	1,000	500
Knox, John	Hamilton	50	5,000	2,000
Kilgour, Joseph	Toronto	50	5,000	2,500
Kranz, Carl	Berlin	10	1,000	500
Kerr, John R	Brantford	10	1,000	500
Knight, A. P	Kingston	10	1,000	500
Kerr, R. J	Brantford	5	500	250
Long, Thomas	Toronto	50	5,000	5,000
Leitch, John A	Brantford	10	1,000	300
Lytel, H. J	Lindsay	20	2,000	1,000
Long, J. J. (executor est. Thos. Long)	Collingwood	100	10,000	10,000
Leitch, Dr Archibald	St. Thomas	50	5,000	2,500
Logie, G. R	Toronto	5	500	250
McKinnon, S. F	"	220	22,000	11,000
McIntosh, J. A	"	50	5,000	1,000
McLaughlin, R. J	Lindsay	10	1,000	500
McWilliams, Elizabeth M	Dayton, Wash.	5	500	250
McLean, Thomas	Brantford	10	1,000	500

ANGLO-AMERICAN FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	Number of Shares.	Amount Subscribed.	Amount paid.
			$	$
McLaughlin, Michael	Toronto	10	1,000	500
Macpherson, Angus	Markdale	10	1,000	400
McCauly, R.	Toronto	10	1,000	500
McFaul, A. M.	Collingwood	10	1,000	500
McLeod, Norman	Stayner	1	100	10
McCrimmon, Judge Neil	Whitby	50	5,000	
Mills, Professor James	Ottawa	50	5,000	695
Moore, W. P.	Georgetown	10	1,000	500
Millman, Dr. Thomas	Toronto	10	1,000	500
Murray, William, executors of	Rapid-City	20	2,000	1,000
Murray, Rev. J. L.	Kincardine	10	1,000	500
Millichamp, R.	Toronto	50	5,000	2,500
Michie, John F.	"	10	1,000	500
Magwood, John, executors of	Lindsay	10	1,000	500
Middleboro, W. S.	Owen-Sound	10	1,000	500
Morgan, J. D.	Dundalk	10	1,000	500
Marsh, Rev. C. H.	Lindsay	10	1,000	500
Mulloy, Charles W	Aurora	30	3,000	150
Morrow, Dr. R. F.	Peterborough	50	5,000	2,100
Mills, Nelson	Marysville, Mich.	50	5,000	1,000
Milne, W. S.	Toronto	5	500	
Moore, Mrs. Hattie J.	Acton	10	1,000	500
Musgrave, Susannah	Toronto	21	2,100	1,050
Neelands, Jacob	Lindsay	20	2,000	1,000
Nichol, William	Brantford	10	1,000	500
Nightingale, James	"	10	1,000	200
Nordheimer, S. C.	Toronto	10	1,000	500
Nurmberger, August	"	10	1,000	500
Nerlich, Emil	"	100	10,000	5,000
Neelands, John	Brantford	10	1,000	500
Nairn, Charles A.	Goderich	20	2,000	1,000
Orr, Dr. J. O.	Toronto	100	10,000	
Pool, Thomas	Lindsay	10	1,000	
Parke, W. T.	Woodstock	10	1,000	
Pinch, John S.	Owen-Sound	20	2,000	1,000
Philip, D. L.	Brantford	10	1,000	500
Parker, Dr. Henry	Durham	5	500	250
Robertson, R. W.	Brantford	50	5,000	2,500
Ranton, W. Geo.	"	10	1,000	500
Reynolds, P. W.	Norwood	10	1,000	500
Ruston, Thomas	Georgetown	10	1,000	1,000
Robson, Thomas	Fenelon-Falls	5	500	250
Rose, D. A.	Toronto	10	1,000	
Shenstone, Joseph N.	"	50	5,000	2,500
Stevens, W. H.	Lindsay	10	1,000	400
Stanley, Dr. U. M.	Brantford	50	5,000	2,500
Somerville, W.	Seaforth	10	1,000	500
Smith, Dr. A. Dalton	Mitchell	50	5,000	2,500
Stenabaugh, Hermon	Brantford	20	2,000	1,000
Shapley, W. H.	"	50	5,000	3,000
Strathy, H. H.	Barrie	20	2,000	1,000
Sootheran, J. H.	Lindsay	1	100	30
Sablière, C. H. R. De La	Toronto	10	1,000	500
Sinclair, Dr. Duncan J.	Woodstock	10	1,000	500
Simpson, Isaac, executors of	Kingston	20	2,000	1,000
Schell, R. S., executors of	Brantford	50	5,000	2,500
Swale, Cecil	Wiarton	10	1,000	500
Stephens, R. L.	Markdale	10	1,000	500
Sutherland, James	Newmarket	10	1,000	1,000
Somerville, Mrs. Eva	Seaforth	5	500	250
Spotton, Anson	Harriston	5	500	250
Tudhope, W. R.	Toronto	80	8,000	
Turner, Dr. Henry A.	Millbrook	10	1,000	500
Tom, J. Elgin	Goderich	20	2,000	1,000

ANGLO-AMERICAN FIRE INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	Number of Shares.	Amount subscribed.	Amount paid.
			$	$
Terryberry, E. B.	Brantford	15	1,500	750
Tranmer, E. G.	"	10	1,000	500
Thompson, Richard	Paris	10	1,000	.....
Tretheway, John	Owen-Sound	20	2,000	1,000
Tobey, J. E.	Tara	10	1,000	500
Twoomey, Jeremiah	Fenelon-Falls	5	500	250
Towler, Dr. W. H.	Wingham	10	1,000	500
Verity, Minnie	Brantford	10	1,000	500
Vance, G. M.	Shelburne	5	500	250
Verity, W. J.	Brantford	15	1,500	750
Verity, Percy E.	"	20	2,000	1,000
Vroonan, J. P.	Napanee	5	500	250
Webster, Samuel	Norvale	10	1,000	500
Wood, W. T.	Millbrook	10	1,000	300
Wilkinson, W., estate, (E. A. & W. B. Wilkinson, executors)	74 York st., Toronto	5	500	200
Wilkes, Alfred J., K. C.	Brantford	5	500	250
Waddell, Hugh	Peterborough	100	10,000	5,000
Wood, Isaac	Kingston	10	1,000	500
Whitehead, W. M.	Paris	10	1,000	.....
Whitney, Charles	Brantford	25	2,500	1,250
Williams, W. J.	"	10	1,000	500
Woodrow, Alberta F.	Aurora (Chicago)	5	500	250
Wilson, Thomas	Tara	1	100	50
Williams, William	Collingwood	10	1,000	500
Widdifield, W. C.	Newmarket	10	1,000	500
Witts, Miss Laura K.	Brantford	10	1,000	500
Ward, Henry A.	Port Hope	5	500	100
Wilkins, Frederick W.	Norwood	20	2,000	1,000
Wallace, A. E.	Saint Thomas	100	10,000	.....
Watson, F. C.	Sarnia	5	500	250
Webster, David	"	10	1,000	500
		4,826	$482,600	$217,085

THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at December 31, 1904).

John L. Blaikie, President; E. W. Rathbun, Vice-President; W. B. McMurrich, George McMurrich, J. D. McMurrich, John Bell, George C. Robb.

LIST OF SHAREHOLDERS—(As at December 31, 1904.)

Name.	Residence.	Amount subscribed for.	Amount paid up in cash.
		$	$
Allen, F. G. B.	Deseronto	1,000	750
Bate, Thomas B., estate of	St. Catherines	5,000	3,750
Benny, Robert, estate of	Montreal	2,000	1,500
Bell, John	Belleville	2,000	1,500
Blaikie, John L	Toronto	5,600	4,200
Blair, Mrs. Emma, C. C.	Deseronto	600	450
Crawford, Robert	"	1,000	750
Carruthers, J. B.	"	1,000	750
Davies, Thomas	Toronto	100	75
Dewar, Miss Lily	"	100	75
Fraser, Miss Kate	"	600	450
Gildersleeve, Miss Lucretia	Kingston	1,000	750
Jones, Mrs. Bunella	London, Eng.	1,100	825
Masten, C. A., & Geo. W. Blaikie, (trustees.)	Toronto	8,000	6,000
McMurrich, George	"	6,400	4,800
McMurrich, J. Bryce	Oswego, N. Y.	1,700	1,375
McMurrich, J. D.	Ann Arbor, Mich	2,000	1,500
McMurrich, W. B	Toronto	2,000	1,500
McMurrich, W. B. & George, (trustees)	"	900	675
McMurrich, W. B., (trustee)	"	900	675
McMurrich, W. B., executor of estate of F. S. Rathbun.	"	1,000	750
McMurich, Mrs. Georgina	"	100	75
Rathbun, Mrs. F. S.	Deseronto	2,400	1,800
Rathbun, Mrs. Bunella	"	22,800	17,100
Rathbun, E. Walter	"	12,400	9,300
Rathbun, estate of late E. W.	"	600	450
Rathbun, " E. W.	"	600	450
Rathbun, " E. W.	"	600	450
Rathbun, Harold M.	"	1,100	825
Rathbun, estate of late E. W.	"	2,000	1,500
Robb, Geo. C.	Toronto	2,000	1,500
Robb, Miss Sophia L.	"	400	300
Roberts, H. N.	"	2,000	1,500
Toronto General Trusts Corporation.	"	2,600	1,950
Wilkes, Mrs. Isabella	Brantford	1,000	750
Wilkison, W. H., estate of	Napanee	4,500	3,375
	Total	$100,100	$75,075

THE BRITISH AMERICA ASSURANCE COMPANY, TORONTO.

LIST OF DIRECTORS.

Hon. Geo. A. Cox, President; J. J. Kenny, Vice-President and Managing-Director; Augustus Myers, Thomas Long, John Hoskin, K.C., LL.D., Hon. S. C. Wood, Robert Jaffray, Lt.-Col. H. M. Pellatt, E. W. Cox.

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid.
		$	$ cts.
Agar, Miss Florence	Toronto	150	150 00
Aitken, John	"	1,150	1,150 00
Armour, Robert	Montreal	1,025	1,025 00
Armstrong, estate of Mrs. E	Toronto	425	425 00
Atkinson, D. H	"	125	125 00
Armour, E. Douglas, K.C	"	500	325 00
Allen, Mrs. Emma J	"	950	950 00
Armstrong, Mrs. Margaret	Guelph, Ont	300	300 00
Agar, R. T	Ingersoll, Ont	250	100 00
Arnold, T. S	Toronto	250	100 00
Allen, James K	Newcastle, Ont	200	100 00
Ashley, Mrs. Sarah E	Belleville, Ont	125	37 50
Bain, John, trustee William St. Mission Savings Society	Toronto	500	500 00
Baines, W. J. & A. R. Boswell, K.C., in trust	"	50	50 00
Barkworth, J. E	Baltimore, Md	500	500 00
Beatty, John D	Sarnia, Ont	250	250 00
Behan, Mrs. Julia S	Mimico Ont	325	325 00
Bell, Alfred J	Halifax, N.S	250	187 50
Bell, John & John P., executors in trust	Hamilton	400	400 00
Bell, Miss Madeleine E	"	425	425 00
Bezley, Mrs. E. A	Toronto	275	275 00
Biggar, Miss Sara M	Mohawk, Ont	350	350 00
Birnie, Mrs. Grace I	Hamilton, Ont	350	350 00
Bond, John M	Guelph, Ont	650	650 00
Bower, Mrs. Sarah E	Toronto	500	500 00
Boyd, Mrs. Mary H	"	200	130 00
Brimacombe, J. M	Bowmanville, Ont	325	325 00
Brough, T. G., manager in trust	Toronto	1,575	1,575 00
Browne, Rev. Geo	"	650	650 00
Buntin, Alex., estate of	Montreal	7,125	7,125 00
Buntin, Mrs. Isabella G	"	7,100	7,100 00
Brumell, Mrs. Kate W	Toronto	1,275	555 00
Burton, George F	"	500	500 00
Blossom, George W	Chicago	2,500	2,500 00
Bickerdike, Robert	Montreal	375	375 00
Band, Sydney W	Toronto	500	150 00
Baker, John T	New York	2,500	2,500 00
Banks, W. H	Toronto	500	200 00
Bailey, P. L	"	500	150 00
Bryan, W. J	"	250	75 00
Bryan, A. W	"	500	150 00
Burns, J. H	Niagara, Ont	125	12 50
Bounsall, Miss Phœbe S	Blenheim, Ont	100	100 00
Baxter, James E	Simcoe, Ont	100	10 00
Bastedo, J. A	Newmarket, Ont	100	
Bunnell, Arthur K	Brantford, Ont	125	50 00
Black, MacM	Springfield, Ont	125	37 50
Boyd, W. Y	Gananoque, Ont	125	12 50
Canada Life Assurance Co	Toronto	60,000	60,000 00
Carey, J. P		25	25 00
Carpenter, E. R	Collingwood, Ont	325	325 00
Cartwright, John R	Toronto	300	300 00
Cathcart, R		25	25 00
Central Canada Loan and Savings Company	Toronto	10,775	10,775 00
Clark, James	Bullock's Corners	700	700 00

BRITISH AMERICA ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid.
		$	$ cts.
Clark, Daniel, M.D	Toronto	2,925	2,925 00
Clark, Hon. Wm. M.	"	325	325 00
Courtney, J. M., & M. E. S.	Ottawa	200	200 00
Coutts, James.	Ufford, Muskoka	500	500 00
Cox, Mrs. Annie S	Paris, Ont	650	650 00
Cox, Hon. Geo. A., in trust	Toronto	151,250	151,250 00
Cox, Hon. Geo. A.	"	9,175	9,175 00
Cox, E. W.	"	1,650	1,650 00
Chafee, Z	Providence, R.I.	1,175	755 00
Cook & Ferguson	Sarnia, Ont	250	50 00
Carruthers, Geo. F	Winnipeg, Man	1,000	300 00
Cunningham, Robert	Guelph, Ont	1,250	
Coulson, B. J	Niagara Falls, Ont.	250	25 00
Clark, F. M	Belleville, Ont	150	
Curtis, Frank E	Simcoe, Ont.	100	20 00
Cucksey, Robert	Chatham, Ont.	100	25 00
Dexter, Geo. J.	Atlanta, Ga.	650	455 00
DeGex, L. M.	Whitehorse	650	650 00
Digby, J. W., President, and W. G. Helliker, Manager, Royal Loan & Savings Co.	Brantford.	2,500	2,500 00
Duncan, John, executor of estate of Wm. Duncan.	Toronto	425	425 00
Dunham, Mrs. Alice	Boston, Mass.	1,675	1,185 00
Dunlop, H. C.	Goderich. Ont	1,200	780 00
Dunlop, James, administrator.	Woodstock, Ont	150	150 00
Dundas, Mrs. Amy C.	Toronto	475	475 00
Dundas, Miss Amy D.	"	100	100 00
Dunnet, Mrs. Jessie	"	750	750 00
Dupuis, Mrs. A. J	Kingston.	325	325 00
Duffet, Walter	Toronto	500	500 00
Dickert, D. O.	Woodstock, Ont	250	75 00
Elliott, Christopher		400	400 00
Emery, Mrs. C. H.	Port Burwell	250	250 00
Essery, Wm. H.	Toronto	250	75 00
Farthings, J. M., trustee, Farthings estate.	Aylmer, Ont.	250	250 00
Ferrah, Miss Maggie	Oakville, Ont.	25	25 00
Ferrah, Miss Mary.	"	50	50 00
Fitton, Chas. E., & H. W., executors of estate.	Orillia, Ont.	250	250 00
Flavelle, Mrs. M., executors of estate.	Toronto	300	300 00
Freyseng, Peter.	"	650	650 00
Featherstonhaugh, Mrs. Catherine L.	"	1,125	1,125 00
Fitton, Chas. E	Orillia, Ont	250	250 00
Fitton, Horace W.	Brantford, Ont.	250	250 00
Ferrier, Mrs. Annie	Orangeville.	175	175 00
Farwell, W. G., in trust	Portsmouth, N.H.	1,000	700 00
Farran, Wm. W.	Clinton, Ont.	650	650 00
Fletcher, R. J.	Barrie, Ont	250	75 00
Fergusson, John H	Delhi, Ont	250	
Gamble, Geo.	Toronto	525	525 00
Gamble, Mrs M.	"	600	600 00
Gardiner, Samuel		25	25 00
Garrett, Mrs. A. executrix, in trust.	Niagara, Ont	1,375	1,375 00
Gibson, Rev. John	Thornhill, Ont.	250	250 00
Gilmour, Thomas.	Toronto	1,250	1,250 00
Goad, Charles E.	"	17,500	17,500 00
Gowan, Hon. James R.	Barrie, Ont.	1,350	1,350 00
Gorham, Mrs. Helen D	Milton, Ont.	250	250 00
Gray, W. & H. B. Walker, agents, Canadian Bank of Commerce, New York, in trust	New York.	75,000	75,000 00
Gregerson, estate of Mary E	Boston, Mass.	450	450 00
Garrow, E. F	Toronto	500	200 00
Godwin, W. H.	Kingston.	125	37 50
Gilmor, Miss Jessie.	Toronto	50	50 00
Hamilton, C. & R. V. Rogers, jr., trustees.	Kingston.	225	225 00
Hamilton, J. M. & J. H. Sharpe, executors.	San Francisco.	3,000	3,000 00

SESSIONAL PAPER No. 8

BRITISH AMERICA ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid.
		$	$ cts.
Hammond, L. D.	Chicago	1,000	700 00
Hanlin, Mrs. Helen	Fergus, Ont	200	200 00
Harris, Arthur B.	Clarkson, Ont	325	325 00
Henderson, John	Ottawa, Ont	1,750	1,750 00
Heribel, L. E.	St. Hyacinthe	75	75 00
Hewson, Mrs. Fanny B.	Niagara Falls, Ont.	500	500 00
Holcroft, H. S.	Orillia, Ont	250	250 00
Home Savings & Loan Co., Ltd., in trust.	Toronto	4,375	4,375 00
Horton, Mrs. Maria	Rochester, N.Y.	825	825 00
Hoskin, J., President, & J. W. Langmuir, managing director, in trust	Toronto	250	250 00
Hoskin, John, K.C., L.L.D.	"	7,000	7,000 00
Hoskin, Mrs. Mary A	"	1,500	1,500 00
Howe, Etna D.	"	1,350	1,350 00
Hooper, Edward M	St. Catherines	50	50 00
Hooper, Mrs Isabella L.	"	50	50 00
Hutton, Mrs. E. A.	Guelph, Ont.	500	500 00
Hime, W. L. & M. W., in trust	Toronto	500	500 00
Hirschberg, F. D.	St. Louis, Mo.	2,500	2,500 00
Hay, A. W.	Quebec	500	150 00
Howson, H. B.	Toronto	250	100 00
Imperial Life Assurance Co	"	2,500	2,500 00
Innes, Mrs. Helen estate of	Guelph, Ont.	250	250 00
Irving, Mrs. L. S.	Toronto	75	75 00
Irwin, J.	Strathroy, Ont.	500	500 00
Jackes, Mrs. Kate, executrix.	Toronto	1,225	1,225 00
James, Fred. S.	Chicago	2,500	2,500 00
Jaffray, R.	Toronto	5,000	5,000 00
Kemp, J. C., mg'r., & M. Morris, asst. mg'r., in trust	"	75,000	75,000 00
Kenny, J. J	Mimico, Ont.	6,325	6,325 00
Kenny, Miss Marion.	"	125	125 00
Kent, Miss Myra.	Toronto	1,325	1,325 00
Kirkpatrick, W. M. & A. T., executors	"	625	625 00
Kimmerly, P. G	"	500	200 00
Kranz, Carl.	Berlin, Ont.	250	.....
Kernahan, J. K	St. Catharines	250	100 00
Knowlton, F. J. G.	St. John, N.B.	500	150 00
Larkin, Ellen M., executrix, & H. E. McSloy, executor, estate of P. Larkin.	St. Catherines	5,000	5,000 00
Lavis, Charles.	Belleville	2,000	2,000 00
Lash, Z. A.	Toronto	1,650	1,072 50
Leach, James	"	1,000	1,000 00
Leckie, Miss Sarah.	Bullock's Corners	325	325 00
Leslie, William		50	50 00
Lester, Thomas W	Hamilton, Ont	550	550 00
Long, Thomas & Bro.	Collingwood, Ont.	11,675	11,675 00
Long, Thomas	"	11,300	11,300 00
Long, Thomas, in trust	"	625	625 00
Leslie, John, Mgr., in trust	St. Marys	5,000	5,000 00
MacGillivray, Mrs. Clara D.	Kingston	500	500 00
Macaulay, Miss C. I.	"	500	500 00
Macdonald, The Baroness	Ottawa	1,400	1,400 00
MacKerchar, Donald	Minneapolis, Minn	50	50 00
Maddison, Mrs. E. A.	Toronto	250	200 00
Marling, Thos. W. B.	Montreal.	25	25 00
Marsh, Mrs. E. C.	Lindsay	525	525 00
Maughan, N., executors of estate	Toronto	650	650 00
Meadows, Mrs. E. M.	Wexford, Ireland	600	600 00
Morrison, John	Montreal.	4,400	4,400 00
Moran, W. J.	Winnipeg	450	450 00
Mountain, Rev. J. J. S.	Cornwall.	3,450	3,450 00
Moyna, Rev. M.	Orillia	1,000	1,000 00
Munro, Alex.	Toronto	125	125 00

BRITISH AMERICA ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid.
		$	$ cts.
Muttlebury, F. W.	Toronto	200	200 00
Myers, Augustus	"	6,650	6,650 00
Metropolitan Bank, in trust	"	1,000	1,000 00
MacMahon, H. P.	Woodstock	250	250 00
MacMahon, H. W	Toronto	250	250 00
Mabee, W. A	Pt. Rowan, Ont.	100	
Mahony, T. H	Quebec	2,000	2,000 00
McCallum, J. F.	Owen Sound	125	125 00
McCauley, Rev. Samuel	Warkworth	175	175 00
McCauley, Mrs. Letta M.	"	175	175 00
McDonald, Mrs. Janet.	London, Eng.	250	250 00
McKay, George		50	50 00
McDonald, Mrs. Alice	Guelph	175	175
McIntosh, J. I.	"	200	200 00
McKeown, Mrs. C. I.	Orangeville	175	175 00
McCabe, S. L.	Lotus, Ont.	500	250 00
National Trust Co., Ltd.	Toronto	16,700	16,700 00
Nicol, Miss M. P.	St. Marys	250	250 00
Niehaus, Charles	Toronto	2,000	2,000 00
Niven, John K. & Co.	"	50	50 00
Northcote, Henry	"	50	25 00
Northern Life Assurance Co.	London, Ont.	5,000	5,000 00
Nicholls, H. A.	Richmond Hill	125	12 50
O'Hara, Jas.	Toronto	150	150 00
Osborne, Miss Annie	"	325	325 00
Osborne, James Kerr	"	17,250	17,250 00
Osborne, J. K., in trust for N. W. Davidson.	"	375	375 00
Parker, Caleb	Colborne	300	300 00
Paterson, Miss Helen M.	Toronto	350	350 00
Paterson, Miss Mary L.	Deer Park	1,200	1,200 00
Paterson, Rev. T. W.	"	2,100	2,100 00
Patrick, Geo. S	Lindsay	300	300 00
Pellatt, Henry M.	Toronto	3,650	3,650 00
Perry, Robert D.	"	13,950	13,950 00
Porter, John S	"	850	850 00
Potts, Mrs. Jane V.	Sterling, Ont.	500	500 00
Pearcy, G. S., in trust	Toronto	300	300 00
Power, Wm.	"	250	25 00
Philps, E. L	St. John, N.B.	500	500 00
Poole, Jas	Glencoe	100	30 00
Raikes, Geo., in trust	Barrie	1,500	1,500 00
Ramsay, William	Toronto	650	650 00
Reed, Hayter, trustee	Quebec	2,200	1,540 00
Rice, O. F., manager in trust	Toronto	6,650	6,650 00
Ridout, estate of Jos. D.	N. Toronto	1,500	1,500 00
Robinson, executor of estate of George	Toronto	1,000	700 00
Robinson, Mrs. Elizabeth	"	1,250	1,250 00
Rowsell, Mrs. E	"	250	250 00
Rance, Mrs. H.	Clinton	1,000	1,000 00
Ready, J. A., manager, in trust	Toronto	500	500 00
Ross, F. H.	"	250	
Scholfield, Mrs. A. L., in trust	"	225	225 00
Scott, Miss Ann		200	200 00
Scott, John	Toronto	650	650 00
Shaw, Mrs. I. T.	Hamilton	375	375 00
Simpson, B. M.	Philadelphia	1,000	1,000 00
Smart, A. M	London, Ont.	500	500 00
Smith, Alex.	Toronto	600	600 00
Smith, G. B.	"	2,500	2,500 00
Smith, Miss Jane	"	400	400 00
Smith, Mrs. Jane M. executrix	Montreal	150	150 00
Smith, Wm. H., mg'r. in trust	Toronto	26,250	26,250 00
Sproule, Miss E. J.	Springfield-on-the-Credit	125	125 00
Stewart, James B.	Toronto	100	100 00

BRITISH AMERICA ASSURANCE COMPANY—*Concluded.*

LIST OF SHARDHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed.	Amount paid.
		$	$ cts.
Stewart, John	Toronto	100	100 00
Stewart, John & J. Duncan, executors, in trust	"	1,300	1,300 00
Stewart, Rev. Wm., D.D	"	650	650 00
Swan, Henry	"	50	50 00
Scott, C. W	Oshawa	500	350 00
Saul, Miss Annie M	Toronto	375	375 00
Snow, Mrs. Hessie G	Croydon, Eng	425	425 00
Smith, W. W	Raleigh, N.C	1,000	1,000 00
Simpson, Chas. C	Philadelphia	500	500 00
Simpson, Wm. M	"	500	500 00
Staebler, J. M	Berlin, Ont	250	75 00
Sims, P. H	Toronto	5,000	5,000 00
Smith, Seth S	Port Hope, Ont	100	10 00
Smiley, James	Paris, Ont	100	50 00
Taylor, Maria & A. G	Ottawa	250	250 00
Taylor, Fennings St. L. F., & Edward E. F., executors, in trust	"	300	300 00
Thompson, estate of Robert	Toronto	13,600	13,600 00
Tilley, Mrs. E. M	London, Ont	100	100 00
Toronto General Trusts Corporation, executors of J. T. Kirkland	Toronto	2,000	2,000 00
Toronto General Trusts Corporation, in trust	"	5,250	5,250 00
Toronto General Trusts Corporation, executors of J. Gowans	"	1,250	1,250 00
Townley, W. R	Chicago	500	350 00
Turner, Frank C. E	Bracondale	400	400 00
Turner, Miss Mary E	"	50	50 00
Toronto General Trusts Corporation (administrators of estate of Mrs. E. M. Dalton	Toronto	325	325 00
Wade, Mrs. Lille M	Brighton	825	825 00
Wadsworth, V. B., manager, & W. Wedd, jr., secretary, in trust	Toronto	1,125	1,125 00
Walker, Miss Mary L	"	600	600 00
Walker, W. H	Ottawa	350	350 00
Warren, Chas. D	Toronto	25	25 00
Watson, Mrs. Sarah	"	1,000	1,000
Watson, Mrs. S., in trust for G. B. & J. M. Watson	"	2,125	2,125
Watson, Thomas	"	2,000	2,000 00
Weir, James		200	200 00
Western Asurance Co	Toronto	93,400	93,400 00
Wilson, Chas. S., executors and trustees of estate	Picton	1,000	1,000 00
Wilson, John		200	200 00
Wingard, Miss Nora M	Morrisburg	650	650 00
Wood, Peter	Brantford	3,325	3,325 00
Wood, Hon. S. C	Toronto	3,650	3,650 00
Wright, Alfred, in trust	"	750	750 00
Wigham, John Walker	"	1,000	1,000 00
Wolfe, Mrs. M. G	Petrolea	250	250 00
Wright, Alfred	Toronto	125	125 00
Whittier, H. F	Trenton	200	40 00
Webb, A. E., in trust	Toronto	500	500 00
Wolfe, F., in trust for T. D. G	Petrolea	50	50 00
" " J. B	"	50	30 80
" " M. B	"	50	15 00
" " F. B	"	50	20 51
Wolfe, Frederick	"	50	10 00
Total		850,000	835,396 31

THE CANADA ACCIDENT ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at December, 1904).

R. Wilson-Smith, President; Hon. Alp. Desjardins, Vice-President; T. H. Hudson, Manager; S. H. Ewing, J. P. Cleghorn, J. J. Kenny, Hon. S. C. Wood.

LIST OF SHAREHOLDERS—(As at December 31, 1904).

Name.	Residence.	Amount subscribed for.	Amount paid in Cash.
		$	$
Commercial Union Assurance Co., Limited	London, Eng	98,300	39,320
R. Wilson-Smith	Montreal, P.Q	4,000	1,600
Thomas H. Hudson	"	1,000	400
Hon. A. Desjardins	"	1,000	400
S. H. Ewing	"	1,000	400
J. P. Cleghorn	"	1,000	400
J. J. Kenny	Toronto	1,000	400
Hon. S. C. Wood	"	1,000	400
	Total	$108,300	$43,320

CANADA LIFE ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at December 31, 1904.)

Hon. George A. Cox, President; F. W. Gates, Vice-President; Adam Brown, E. R. Wood, James Ross, J. W. Flavelle, B. E. Walker, H. B. Walker, Charles Chaput, Hon. A. T. Bliss, Z. A. Lash, K.C., John Hoskin, K.C., L.L.D., E. W. Cox, A. Bruce, K.C., Hon. William Gibson.

LIST OF SHAREHOLDERS—(As at December 31, 1904.)

Name.	Residence.	Shares.	Amount subscribed.	Amount paid.
			$	$
Beaty, Mrs. Annie E.	61 Crescent Road, Toronto	5	2,000	2,000
Beaty, J. W.	" "	2	800	800
Becher, Mrs. Caroline	Care of Messrs. Denison & Macklem, Toronto	17	6,800	6,800
Bedells, Mrs. Clara Louisa	13 Mackenzie Ave., Toronto	7	2,800	2,800
Black, Mrs. Mary	104 Madison Ave., Toronto	3	1,200	1,200
Brown, Adam	Hamilton	6	2,400	2,400
Bruce, Alexander, K.C.	"	10	4,000	4,000
Bruce, Ralph R.	"	2	800	800
Burton, George F	18 Toronto Street, Toronto	8	3,200	3,200
Burton, Louise G. O.	Toronto.—Address Messrs. Biggar & Burton, 18 Toronto Street, Toronto	6	2,400	2,400
Burton, Joseph S.	Reigate, Surrey, England.—Address Geo. F. Burton, Esq., 18 Toronto Street, Toronto	8	3,200	3,200
Burton, Mrs. Mary R.	Care of Geo. F. Burton, Esq., 18 Toronto Street, Toronto	1	400	400
Cameron, Mrs. E. M. DeB.	17 Wilcox Street, Toronto.—Address Mrs. J. Hillyard Cameron	18	7,200	7,200
Cathcart, Rev. Nassau	Trinity Vicarage, Guernsey, England	30	12,000	12,000
Cawthra, Mrs. Anna C.	211 College Street, Toronto	20	8,000	8,000
Central Canada Loan and Savings Company	Toronto	328	131,200	131,200
Cowcher, Mrs. Mary, estate of the late	Care of Geo. F. Burton, Esq., 18 Toronto Street, Toronto	2	800	800
Cox, Edward W.	Toronto	80	32,000	32,000
Cox, Hon. Geo. A.	"	642	256,800	256,800
Cox, Mrs. Margaret	Care of Hon. Geo. A. Cox, Toronto	90	36,000	36,000
Crossley, F	Woodstock, Ont	8	3,200	3,200
Durnford, Lieut.-Col. Charles Day	Care of Messrs. Grindlay & Co., 54 Parliament Street London, S.W., England	22	8,800	8,800
Durnford, Mrs Emily	Care of Lieut.-Col. C. D. Durnford, Messrs. Grindlay & Co., 54 Parliament Street, London, S.W., England	25	10,000	10,000
Ewart, John	4 Fenchurch Street, London, E.C., England, and H. J. Bethune, Toronto.—Address H. J. Bethune, Esq., Dominion Bank-Toronto	25	10,000	10,000
Ferguson, Clara H	Address Geo. F. Burton, Esq., 18 Toronto Street, Toronto	6	2,400	2,400
Ferrie, A. E.	Toronto	5	2,000	2,000
Ferrie, Campbell	Hamilton	1	400	400
Ferrie, Walter B	Vancouver, B.C.	5	2,000	2,000
Findlay, W.F. and W. H. Wardrope, K.C.	Care of W. F. Findlay, Esq., Hamilton	8	3,200	320
Flavelle, J. W.	Toronto	40	16,000	16,000

CANADA LIFE ASSURANCE COMPANY.—*Continued.*

LIST OF SHAREHOLDERS.—*Continued.*

Name.	Residence.	Shares.	Amount subscribed.	Amount paid.
			$	$
Forbes, Emily C.	Care of Messrs. MacIntosh, & Hyde, Montreal	1	400	400
Forbes, William Forbes	Care of Dominion Steamship Co., Montreal	1	400	400
Gates, F. W.	Hamilton	10	4,000	4,000
Gates, F. W., and Adam Brown	Hamilton.—Address F.W. Gates, Esq., Hamilton	6	2,400	2,400
Gates, H. E.	London, Ont	1	400	400
Gibson, The Hon. Wm.	Beamsville	75	30,000	30,000
Gosling, F. J., Agent	In trust, Bank of Hamilton, Toronto	15	6,000	6,000
Grasett, Lieut.-Col. H.J.	Police Headquarters, Toronto	2	800	800
Grasett, F. LeM., M.D.	Simcoe Street, Toronto	12	4,800	4,800
Guernsey Commercial Banking Company, The	Guernsey, England	20	8,000	8,000
Gzowski, C. S., and Major-General Robert Sandham	Executors of the late Col. Sir C.S. Gzowski.—Address C. S. Gzowski, Esq., Toronto	52	20,800	20,800
Hamilton Provident and Loan Society, The	Hamilton	5	2,000	2,000
Henderson and Small (James Henderson and John T. Small)	Toronto	30	12,000	12,000
Hendrie, John S.	Hamilton	2	800	800
Hendrie, Wm.	"	40	16,000	16,000
Hendrie, Wm., jr.	"	1	400	400
Hills, R.	Toronto	4	1,600	1,600
Hoskin, John, K.C., LL.D.	"	15	6,000	6,000
Hoskin, John, president, and J. W. Langmuir, Managing Director, Toronto General Trusts Corporation	In trust, Toronto	76	30,400	30,400
Jaffray, Robert	Toronto	20	8,000	8,000
Jarvis, Æmilius	"	13	5,200	5,200
Kerr, Mrs. Margaret A., estate of the late	Care of James E. Kerr, Esq., Galt	8	3,200	3,200
Kidd, D.	Hamilton	1	400	400
Lash, Z. A., K.C.	Toronto	83	33,200	33,200
Leggat, Matthew	Hamilton	20	8,000	8,000
Little, Geo. F.	Toronto	1	400	400
Long, T. & Bro.	Collingwood	12	4,800	4,800
Lucas, R. A., and Henry E. McLaren	Hamilton, trustees	14	5,600	5,600
McLaren, Arch., K.	Seattle, Washington	16	6,400	6,400
McLaren, Fred'k G.	Hamilton	16	6,400	6,400
McLaren, Geo. H.	Birmingham, England	16	6,400	6,400
McLaren, Henry, estate of the late	Address R. A. Lucas, Esq., Hamilton	2	800	800
McLaren, Richard J.	Quetta, India	16	6,400	6,400
McLaren, Wm. F	Edgewood Park, Penn.	16	6,400	6,400
Macklem, Mrs. Charlotte	Care of O. R. Macklem, Esq., Toronto	3	1,200	1,200
Macklem, O. R.	Toronto	3	1,200	1,200
Macklem, O. R., G. T. Denison and C. E. Fleming	Address O. R. Macklem, Esq., Toronto	3	1,200	1,200
Macpherson, Mrs. S. E. M.	Care of Geo. F. Burton, Esq., 18 Toronto Street, Toronto	3	1,200	1,200
Macpherson, T. H., estate of the late	Hamilton	6	2,400	2,400
Massey John, Manager, and W. Cecil Lee, Treasurer	In trust, Canada Permanent Mortgage Corporation, Toronto	2	800	800
Merritt, Wm. Ingersoll	Care of Imperial Bank, Toronto	2	800	800

CANADA LIFE ASSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Shares.	Amount subscribed.	Amount paid.
			$	$
Mills, James H.	2424 7th Ave., New York City, N.Y.	25	10,000	10,000
O'Reilly, E. B., M.D.	Hamilton	1	400	400
Osler, E. B., and J. Henderson	Toronto, executors of the late A. T. Todd.—Address Messrs. Henderson & Small, Toronto	40	16,000	16,000
Pellatt, Henry M	Toronto	5	2,000	2,000
Plummer, Jas. H.	"	93	37,200	37,200
Provident Investment Company, The	"	2	800	800
Ramsay, A. G.	"	1	400	400
Reeve, Richard A., M.D.	"	5	2,000	2,000
Richardson, Mrs. Elizabeth G.	Address The Farmers' Loan and Trust Company, of New York, 22 William Street, New York	8	3,200	3,200
Ritchie, Thos. W., estate of the late	Care of W. F. Ritchie, Esq., 71a St. James Street, Montreal	2	800	800
Robinson, Mrs. L. A. E.	Care of W. A. Robinson, Esq., Hamilton	1	400	400
Robinson, W. A.	Hamilton	2	800	800
Sanderson, Frank	Toronto	2	800	800
Sconce, James (Bengal Staff Corps), Richard Juson Kerr (Bowdon, Cheshire, England), John Thompson (Manchester, England)	Address Mrs. Emily Crossley, Star Hall, Ancoats, Manchester, England	20	8,000	8,000
Strathy, H. H., Barrie, and H. J. Grasett	Toronto.—Address Lieut.-Col. H. J. Grasett, 66 St. Patrick Street, Toronto	7	2,800	2,800
Toronto General Trusts Corporation, The	Toronto	50	20,000	20,000
Torrance, Rev. Edward F.	Peterborough	6	2,400	2,400
Turnbull, James	Cashier, in Trust, Hamilton	10	4,000	4,000
Walker, Byron E.	Toronto	50	20,000	20,000
Walker, H. B.	Canadian Bank of Commerce, New York, N.Y.	12	4,800	4,800
Wardrope, W. H., K.C., and W. F. Findlay	Care of W. H. Wardrope, Esq., K.C., Hamilton	7	2,800	2,800
Wilkie, D. R.	Imperial Bank, Toronto	3	1,200	1,200
Wood, E. R.	Toronto	54	21,600	21,600
Young, Miss E. M	Care of Geo. A. Young, Esq., Hamilton	9	3,600	3,600
Young, Geo. A.	Hamilton	1	400	400
Young, John C., jr.	P.O. Box 785, Windsor, Ont.	10	4,000	4,000
			$ 1,000,000	$1,000,000

CANADIAN FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at December 31, 1904).

J. H. Ashdown, President; F. W. Stobart, Vice-President; R. T. Riley, Managing Director; E. F. Hutchings. G. R. Crowe, J. Galt, R. J. Campbell.

LIST OF SHAREHOLDERS—(As at December 31, 1904).

Name.	Address.	Amount subscribed for.	Amount paid in.
		$	$
Ashdown, J. H	Winnipeg	10,000	5,000
Aikins, J. A. M	"	6,000	3,000
Adams, C	Toronto	1,000	500
Anderson, Wm	Winnipeg	100	50
Alley, W. S	Toronto	500	250
Ashdown, Lillian	Winnipeg	5,000	2,500
Ashdown, Florence	"	5,000	2,500
Agnew, Mrs. Amy J	Cranbrook	100	50
Ashdown, Harry	Winnipeg	4,250	2,125
Ashdown, Emma L	"	1,550	775
Bawlf, N	"	3,100	1,550
Black, Alex	"	1,250	625
Byrnes, Miss A. B. W	"	500	250
Beliveau, H	"	500	250
Barclay, Robt	"	1,250	625
Blowey, J. T	Edmonton	500	250
Crowe, G. R	Winnipeg	5,000	2,500
Campbell, R. J	"	3,100	1,550
Culver, W. H. (estate)	"	4,500	2,250
Clark, S. P	"	1,000	500
Cross, Wm	"	1,250	625
Cooper, W. J	Portage la Prairie	1,000	500
Carmichael, A	Rat Portage	1,250	625
Cockburn, J. W	Winnipeg	1,000	500
Cockburn, Jennie	"	750	375
Cadham, J. O	Portage la Prairie	250	125
Cruthers, S	Manitou	100	50
Cameron, A. L	Calgary	750	375
Cross, A. E	"	250	125
Campkin, H. H	Indian-Head	250	125
Carson, A	Vancouver	150	75
Campbell, C. A. (in trust)	Winnipeg	750	375
Crowe, Jas. A	"	500	250
Crowe, Annie M	"	500	250
Carr, Mrs. E. M	Virden	750	375
Dickie, N	Carberry	500	250
Davidson, J. A. (estate)	Neepawa	250	125
Denison, A. L	Winnipeg	200	100
Flower, C. A	Birtle	2,500	1,250
Forsyth, Wm	Portage la Prairie	250	125
Fairbairn, S	Minnedosa	100	50
Fitzgerald, H. G	Lakefield, Ont	500	250
Flumerfelt, A. C	Grand Forks, B.C	600	300
Foster, F. K	Toronto	2,000	1,000
Galt, G. F	Winnipeg	3,100	1,550
Garland, Wm. (estate)	Portage la Prairie	1,000	500
Galt, John	Winnipeg	7,400	3,700
Greene, J. J	Hamilton, Ont	1,250	625
Hastings, G. V	Winnipeg	5,000	2,500
Hutchings, E. F	"	4,500	2,250
Hogg, Rev. Jos. (in trust)	"	1,800	900
Huxley, J. E	"	1,250	625
Hanbury, John	Brandon	500	250
Howden, J	Neepawa	100	50
Hanna, D. B	Toronto	750	375
Hutchings, R. J	Calgary	500	250
Ireland, W. W	Carberry	250	125
Johnston, W	Winnipeg	1,000	500

CANADIAN FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	Amount subscribed for.	Amount paid in.
		$	$
Judd, W. E	Cleveland, Ohio	400	200
Johnson, Mabel F	St. Johns, N.F	250	125
Keddy, John	Brandon	500	250
Kelly, T. E	"	250	125
Kinnisten, W. H. (estate)	Calgary	500	250
Kelly, Mrs. Mary L	Brandon	900	450
Leathorn, Mrs. Helena	Winnipeg	500	250
Lock, A. S	"	500	250
Lindsay, W. J	Brandon	500	250
Lawlor, T. J	Killarney	500	250
Lundy, F. B	Portage la Prairie	250	125
Lennard, W. B	Russell	250	125
Lougheed, Hon. J. A	Calgary	500	250
Matheson, R. M	Brandon	1,500	750
Masters, T. P	Seattle	1,000	500
Miller, T. B	Portage la Prairie	1,250	625
Mitchell, J. B	Winnipeg	500	250
Marlatt & Housser	Portage la Prairie	500	250
Mason, John	Neepawa	250	125
Manwaring, H. A	Birtle	250	125
Murgatroyd, Benj	London, Eng	1,250	625
Murphy, G. B	Carberry	250	125
Mather, R. A	Keewatin	100	50
Morton, T. L	Gladstone	100	50
Milroy, Dr. T. M	Winnipeg	250	125
Marsh, Geo. T	Regina	1,250	625
Marsh, D. W	Calgary	1,250	625
Marsh, W. A	Quebec	2,500	1,250
Murdoff, F. L	Wetaskiwin	900	450
Meredith, Henry	Brandon	1,650	825
Martin, Robt	Vancouver	500	250
McKenzie, Kenneth	Winnipeg	1,850	925
McIntyre, Daniel	"	750	375
McKechnie, Wm	Vancouver	2,000	1,000
Macdonald, D. A	Portage la Prairie	500	250
McLaren, J. B	Winnipeg	500	250
McDiarmid, J	Brandon	250	125
McAllister, A	Winnipeg	300	150
McDermott, P. J	Minnedosa	250	125
McAllister, J. E	Winnipeg	250	125
McDowell, Wm	Portage la Prairie	250	125
McLaren, G. W	Morden	50	25
McBride, A	Calgary	600	300
McBride, Lucy	"	600	300
McLean, Annette	California (Campbell P.O.)	2,500	1,250
McNaughton, R. D	Moosomin	1,550	775
McKenny, J. T	St. Paul	300	150
McDonald, John J	Winnipeg	1,000	500
McLenaghen, Jas	Toronto	1,250	625
Macdonald, P.A	Winnipeg	500	250
McIntyre, Mrs. S. F	Portage la Prairie	250	125
Nanton, A. M	Winnipeg	1,000	500
Orde, W. L	"	500	250
O'Reilly, Ed. (estate of)	"	150	75
Parsons, S. R	Toronto	2,500	1,250
Powis, E	"	9,500	4,750
Parrish, W. L	Winnipeg	500	250
Patton, F. L	Winnipeg	250	125
Pearce, Wm	Calgary	500	250
Pearce, Margaret A	"	500	250
Peffers, Maude V	Brandon	600	300
Peffers, Maggie R	"	600	300
Pace, F. W	Winnipeg	2,500	1,250
Patton, F. L. (in trust)	"	6,250	3,125

CANADIAN FIRE INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	Amount subscribed for.	Amount paid in.
		$	$
Redmond, Jas.	Montreal	3,100	1,550
Robinson, Wm	Winnipeg	2,500	1,250
Rutherford, J. G	Ottawa	250	125
Rogers, Mrs. Edith	Winnipeg	250	125
Robinson, Jerry	Winnipeg	500	250
Ralston, Mrs. J. G	Toronto	250	125
Riley, R. T.	Winnipeg	25,450	12,725
Riley, W. J.	Calgary	500	250
Rielly, Jas	"	250	125
Riley, C. S.	Winnipeg	8,000	4,000
Richards, S. N	"	400	200
Riley, J. H	"	100	50
Stobart, F. W.	"	13,750	6,875
Stobart, Grace M. (in trust)	"	200	100
Stobart, Amy M	"	150	75
Stobart, Phoebe B	"	100	50
Stobart, Frank E	"	100	50
Stobart, Wm.	"	50	25
Stewart, D. A. (estate)	Halifax, N.S.	1,000	500
Somerset, W. B	Toronto	600	300
Somerset, Mrs. I. H	"	1,000	500
Stitt, Wm.	Winnipeg	1,850	925
Stickle, T. D	Carberry	250	125
Schofield, F. H	Winnipeg	3,000	1,500
Shore, Thomas	Calgary	150	75
Sanford, W. E. (estate)	Hamilton	5,000	2,500
Sanford, Mrs. H. S	"	1,250	625
Spearman, T. W.	Winnipeg	250	125
Somerset, Mrs. Eliz	"	1,500	750
Scott, Mrs. Hattie M.	"	750	375
Taylor, Jos.	Portage la Prairie	600	300
Turnbull, H.	Winnipeg	250	125
Tufts, Prof. J. T	Wolfville, N.S.	2,500	1,250
Wilson, R. R	Winnipeg	3,100	1,550
Webb, Mabel T	Quebec	3,100	1,550
Whitla, & Co., R. J	Winnipeg	3,100	1,550
Whyte, Wm.	"	1,250	625
Wright, S. R	Swan River	400	200
Wellwood, Sarah J	Minnedosa	500	250
Windatt, Clara I	Bowmanville, Ont.	500	250
Waller, Fred	Brandon	500	250
Walker, F. D.	St. John, N.B.	500	250
Young, A. L.	Souris	300	150
	Total	$250,000	$125,000

THE CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY.

LIST OF DIRECTORS—(As at December 31, 1904).

Denis Murphy, President; H. K. Egan, A. J. Barr, Vice Presidents; W. Anderson, J. A. Lescarbeau, Thos. Birkett, Thos. McKenna, David Kelly, Robt. Orr, C. J. Smith, Alonzo Grant, Chas. Pope, Ash. Kennedy, E. B. Eddy, Geo. Mills, J. A. Hibbard, W. H. Woods, Thos. Lowry, Joseph Fahey.

LIST OF SHAREHOLDERS—(As at December 31, 1904).

Name.	Residence.	Amount subscribed for.	Amount paid in Cash.
		$	$
Ainsworth, W.	Calgary	3,000	600
Anderson, Wm.	Ottawa	2,000	400
Aris, E. C	Cartier	500	100
Austin, E. E.	Kamloops	500	100
Balfour, R. J		200	40
Bate, H. N	Ottawa	2,500	500
Bronson, E. H.	"	5,000	1,000
Birkett, Thomas	"	500	100
Blencoe, George	Toronto Junction	100	20
Belfrey, J	St. Thomas	100	20
Bilbe, A. H	Schreiber	1,100	220
Brackenbury, G. B.	Aylmer	200	40
Bertrand, J. E.	Winnipeg	500	100
Bellefeuille, P.	Montreal	500	100
Barr, A. J	Ottawa	2,200	440
Bilsky, M.	"	100	20
Bryce, J. M.	Winnipeg	200	40
Boisvert, V.	Ottawa	5,100	1,020
Botterell, Richard	"	500	100
Becker, R. C	Medicine Hat	200	40
Booth, J. R.	Ottawa	500	100
Bronson, W. G.	"	5,000	1,000
Brown, D. W.	"	500	100
Bartlett, J. R	Fairville	500	100
Bullis, E.	Ottawa	200	40
Bolduc, A	Quebec	500	100
Boyd, A.	Smith's Falls	100	20
Borbridge, W.	Ottawa	500	100
Booth, C. J.	"	1,000	200
Bate, W. T	"	2,500	500
Bangs, L. D.	"	500	100
Begg, A. C. S	North Bay	500	100
Carson, S.	Chapleau	1,000	200
Collinson, J	St. Thomas	1,000	200
Calder, L	Gretna	100	20
Cross, J.	North Bay	1,900	380
Clendenning, Charles	Ottawa	500	100
Cloutier, Chas	Quebec	100	20
Cloutier, Jos.	"	100	20
Corbett, D.	Schreiber	500	100
Corrigan, Mrs. C.	Ottawa	2,000	400
Corrigan, M	"	1,100	220
Cardell, J	Calgary	500	100
Cody, M.	Ottawa	100	20
Carey, C.	Calgary	500	100
Clark, J	Ottawa	100	20
Cole, J. F.	"	200	40
Crannel, L.	"	1,000	200
Clark, S. H.	St. Johns	500	100
Cameron, D.	North Bay	1,000	200
Casey, M.	St. Thomas	500	100
Callin, J.	North Bend	1,000	200
Church, H. A	Chelsea	500	100
Chapman, A. F.	Ottawa	500	100
Courtenay, J. D.	"	1,000	200
Dudley, J. M.	"	1,700	340

THE CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed for.	Amount paid in Cash.
		$	$
Dobson, J	Winnipeg	500	100
Doherty, M	Ottawa	200	40
Downey, T	Chapleau	1,000	200
Dionne, C. P	Quebec	100	20
Davis, C	Henderson	100	20
Donaldson, M	Ottawa	1,000	200
Eddy, E. B	Hull	500	100
Emo, John	Ottawa	600	120
Elliott, J. B	Montreal	1,000	200
Edey, E. B	North Bay	500	100
Egan, H. K	Ottawa	1,500	300
Ellis, H	"	200	40
Flint, R. H	Toronto Junction	100	20
Fahey, Jos	Winnipeg	500	100
Fairbairn, W. J	Ottawa	500	100
Fraser, A. W	"	500	100
Fréchette, A	"	1,000	200
Fulcher, N	North Bay	1,000	200
Fixter, W	Schreiber	500	100
Gagnon, J. H	Quebec	100	20
Gowling, John	St. Thomas	500	100
Gariépy, A	Quebec	500	100
Green, M	Vancouver	300	60
Green, F. W	Rat Portage	1,000	200
Gladman, J. G	Toronto	500	100
Grant, Alonzo	Montréal	2,500	500
Griffith, W. H	Carleton	100	20
Greene, H	Ottawa	1,000	200
Henderson, S	Vancouver	100	20
Henderson, G. F	Ottawa	1,000	200
Hedge, Wm	Schreiber	500	100
Hymers, H	Ottawa	100	20
Hill, W. R	Toronto	500	100
Hibbard, J. A	Ottawa	1,000	200
Hawley, Geo	Carleton	200	40
Helme, Jas	Smith's Falls	500	100
Holtby, W	Ottawa	200	40
Harris, L. C	"	500	100
Hall, Thos	St. Thomas	500	100
Johnson, I	Ottawa	500	100
Jenkins, J. W	Kamloops	500	100
Johnson, M. B	St. Thomas	2,500	500
Johnston, J. A	"	100	20
Kerr, J. S	Winnipeg	200	40
Kelly, D	Ottawa	3,000	600
Ketchum, Z	"	300	60
King, Wm	"	500	100
Kennedy, Ash	Winnipeg	500	100
Kennedy, R. A	Ottawa	900	180
Kenny, Mariette	Aylmer	1,000	200
Lumsden, Mina	Smith's Falls	200	40
Lowry, Thos	St. Thomas	3,000	600
Landers, Robt	Field	500	100
Landers, J. D	Winnipeg	500	100
Lescarbeau, J. A	Quebec	5,000	1,000
Lewis, Mrs. C. H	Carleton Place	1,000	200
Lowry, W. H	St. Thomas	1,000	200
Larondeau, A	Ottawa	500	100
Lalumière, C	Hochelaga	500	100
Lidkea, R	North Bay	500	100
Lordan, M. J		1,000	200
Lamereaux, C. E	Fairville	500	100

SESSIONAL PAPER No. 8

THE CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed for.	Amount paid in Cash.
		$	$
Lyons, J. P.	North Bay	1,500	300
Lowry, Jas	St. Thomas	500	100
Lewis, C. A.	Ottawa	500	100
Markham, P.	"	1,000	200
Markley, A. W. R.	"	500	100
Matthews, W. E.	"	500	100
Moylan, E. R.	"	1,000	200
May, G. S.	"	1,000	200
Muir, J. A.	Schrieber	500	100
Moore, Geo.	Chapleau	200	40
Mills, Geo.	Toronto	2,000	400
Matheson, A.	Canmore	300	60
Maloney, J.	Ottawa	500	100
Milligan, J. B.	Winnipeg	200	40
Moriarity, Elizabeth	Smith's Falls	500	100
Morris, J. B.	Ottawa	500	100
Morrison, G. D.	"	100	20
Millen, G. H.	Hull	1,000	200
Mereweather, G. R.	"	500	100
Manchester, D. G.	Greenwood	1,000	200
Mulligan, Mrs. Catherine	Chapleau	1,000	200
McAboy, A.		5,000	1,000
McIntosh, Jas.	Rat Portage	500	100
McGillivray, Wm.	Ottawa	2,000	400
McGillivray, W. (in trust)	"	200	40
McLeod, H.	Fort William	500	100
McLeod, A. A.	"	500	100
McCullough, W. A.	Rat Portage	500	100
McIntosh, S.	Winnipeg	500	100
MacFarlane, A.	"	200	40
McCluskey, J.	Brownville	300	60
McKenna, Thos.	St. John	500	100
McLaren, D.	Ottawa	7,000	1,400
McLaren, A. A.	Chapleau	700	140
McKay, W. M.	Dawson City	300	60
McInnich, J. M.	Woodstock	100	20
McCormack, J.	Hochelaga	100	20
McGuire, E. E.	Rat Portage	300	60
McLaren, Alex.	Ottawa	5,000	1,000
McLaren, Albert	Buckingham	5,000	1,000
McNab, Allan	Vancouver	500	100
Murphy, D.		1,000	200
Newman, Thos.	Schreiber	500	100
Orr, Robt.	Ottawa	1,000	200
O'Leary, C.	"	100	20
O'Neill, T.	"	300	60
Pumple, E.	Prescott	100	20
Pearson, J. T.	Smith's Falls	100	20
Percival, H. O.	Ottawa	500	100
Pennefather, F. R.	Port Stanley	200	40
Pitt, E.	Ottawa	6,800	1,360
Preston, Robt.	Toronto	100	20
Pitts, Wm.	Brandon	200	40
Pope, Chas.	Rat Portage	500	100
Pullar, Wm.	Calgary	500	100
Perley, G. H.	Ottawa	1,000	200
Preston, R. H.	Newboro'	5,000	1,000
Powell, H.	Prescott	500	100
Quinlan, S. E.		1,000	200
Reece, Jessie P.	Winnipeg	500	100
Rousseau, A.	Quebec	3,200	640
Rathwell, J. A.	Chapleau	500	100

THE CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed for.	Amount paid in Cash.
		$	$
Russell, G. H	Chapleau	1,000	200
Rutherford, Wm	Toronto Junction	100	20
Rowe, Fred	Ottawa	500	100
Ryan, John	"	500	100
Rothwell, G. W	McAdam	100	20
Ross, L. L	Smith's Falls	500	100
Robinson, R. P	Ottawa	1,000	200
Roach, W. J	Sault Ste. Marie	1,000	200
Stringer, W. W	St. Thomas	500	100
Stockdale, J	North Bay	500	100
Sexsmith, H	Schreiber	1,000	200
St. Denis, N	Montreal	500	100
St. Mars, E	Ottawa	100	20
Steacy, G. E	Schreiber	100	20
Spencer, Mrs. J	Ottawa	500	100
Stagg, H	"	500	100
Swanson, W	"	100	20
Smith, C. J	Montreal	1,000	200
Sherwood, E. A	Ottawa	2,500	500
Spaulding, M. J	McAdam	100	20
Smith, W. B	St. John	500	100
Schofield, I	Montreal	500	100
Smith, John	Toronto	500	100
Smith, Sarah A	Montreal	600	120
Stewart, J. M	Vancouver	500	100
Sweeney, T		1,000	200
Toronto General Trusts Corporation	Toronto	100	20
Thomas, W. H	North Bay	1,000	200
Tomkins, J. D	Gretna	500	100
Trecartin,	McAdam	200	40
White, E. E	Ottawa	500	100
Whelan, Peter	"	1,000	200
Whitney, E. C	"	1,000	200
Wright, A. E	"	500	100
Wallace, Jas.	"	1,000	200
Walsh, F	St. Thomas	1,000	200
Wilson, John	Ottawa	500	100
West, Alex	Schreiber	300	60
Wood, J. A	Prescott	100	20
Wright, Marion	Ottawa	1,000	200
Walker, J. H	Canmore	300	60
Wood, W. H	Carleton Place	800	160
Wight, J	Webbwood	1,000	200
Webster, J. T	St. Thomas	1,000	200
Younger, A	Ottawa	500	100
Yule, R. F	"	2,100	420
	Total	$200,000	$40,000

CONFEDERATION LIFE ASSOCIATION.

LIST OF DIRECTORS (As at December 31, 1904.)

William H. Beatty, Fredk. Wyld, W. D. Matthews, A. McLean Howard, S. Nordheimer, E. B. Osler, Sir Wm. P. Howland, D. R. Wilkie, William Whyte, Hon. J. Young, George Mitchell, J. K. Macdonald.

LIST OF STOCKHOLDERS (As at December 31, 1904.

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$
Dixon, B. Homer estate of	Toronto	20,000	2,000
Mrs. E Wadsworth	Weston	8,000	800
A. J. & Mary L. Mason	Toronto	10,000	1,000
Hon. Jas. Young	Galt	20,000	2,000
J. Herbert Mason	Toronto	40,000	4,000
Estate of C. E. Hooper	St. Catherines	10,000	1,000
Sir W. H. Hingston	Montreal	26,000	2,600
Archibald W. Stephenson	"	6,000	600
Sir Wm. P. Howland	Toronto	5,000	500
Estate of Hon. I. Burpee	St. John	10,000	1,000
S. Nordheimer	Toronto	10,000	1,000
Estate of A. F. Randolph	Fredericton	5,000	500
" J. L Dunn	St. John	4,000	100
E. G. Penny	Montreal	4,000	400
H. J. Johnston	"	10,000	1,000
George Mitchell	Halifax,	4,000	400
Miss C. H. Macdonald	Toronto	4,500	450
Joseph O. Gravel, in trust	Montreal	5,000	500
Mrs. L. F. Paisley	Sackville	10,000	1,000
Estate of Mrs. A. M. Cameron	Montreal	10,000	1,000
" Miss F. Sibbald	Niagara	8,000	800
Mrs. S. B. Prevost	England	8,600	860
Mrs. J. Cherriman	"	62,000	6,200
Mrs. H. G. Wellington	Toronto	37,700	3,770
Henry Swan	"	20,000	2,000
Rev. N. Cathcart	Guernsey, C. I., G. B.	6,000	600
James Turnbull, cashier, in trust	Hamilton	44,000	4,400
Miss M. Sharp	England	2,000	200
Mrs. Mary J. Jones	St. John	4,000	400
Ralph K. Burgess	Toronto	2,000	200
Wm. A. Sims	France	12,500	1,250
Estate of Rev. C. W. Ball	Toronto.	5,000	500
Miss Louisa A. Ball	"	5,000	500
Miss Florence S. Ball	"	5,000	500
Estate of R. L Ball	"	5,000	500
Hon. H. J. Macdonald	Winnipeg	25,000	2,500
Mrs. J. Hague	London	5,000	500
Mrs. C. Ryan	Toronto	10,000	1,000
Rev. D. B. Macdonald	"	3,000	300
Miss M. K. Caulfield	"	3,000	300
W. G Patterson	"	2,500	250
A. J. R. Snow	"	5,000	500
Mrs. C. Barnhart	"	5,000	500
George Cork	"	800	80
Mrs. E. J. Gripton	St. Catherines	25,000	2,500
Mrs. Bessie Hope	Brantford	15,000	1,500
Jeffery Hale	"	10,000	1,000
H. Primrose & A. J. Campbell, trustees	Truro	4,000	400
J. K. Macdonald, in trust	Toronto	2,000	200
Miss H. D. McMaster, in trust	Collingwood	7,000	700
J. K. Macdonald, in trust	Toronto	7,200	720
Mrs. E. G. Smith	Guelph	4,600	460
H. R. Glass	Toronto	900	90
Miss R. M. Moore	"	1,500	150
W. H. Smith, manager, in trust	"	11,000	1,100

CONFEDERATION LIFE ASSOCIATION—*Concluded..*

LIST OF STOCKHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$
Miss M. I. Cairns	Virgil	43,000	4,300
Miss H. C. Hurd	Burlington	4,500	450
Alfred. Gooderham,	Toronto	25,600	2,560
Alfred Myers	New York	10,000	1,100
Mrs. E. S. Myers	"	50,000	5,000
Miss M. M. Culver	Simcoe	7,500	750
Mrs. M. J. Graham	Toronto	7,700	770
C. M. Gripton	St. Catherines	6,000	600
Mrs. E. S. Macdonald	Toronto	18,500	1,850
D. Mcdonald, R. McClain & J. A. Paterson in trust	"	1,500	150
J. K. Macdonald	"	20,100	2,010
C. S. Macdonald	"	2,500	250
Mrs. O. C. E. Malloch	"	5,000	500
Miss H. M. A. Chewitt	St. Catherines	6,700	670
Miss K. R. Chewitt,	"	5,900	590
Dr. E. M. Hooper	"	900	90
Estate of C. H. Gooderham	Toronto	10,000	1,000
Geo. Gooderham	"	5,000	500
J. Massey & W. C. Lee, in trust	"	2,000	200
Mrs. C. E. Rose	Elora	4,300	430
E. B. Osler	Toronto	15,000	1,500
Estate of J. J. Long	Collingwood	900	900
Mrs. S. Austin	Toronto	12,500	1,250
Estate of W. H. Gibbs, in trust	"	25,100	2,510
Mrs. E. B. Jones	Cincinnati	21,200	2,120
Alfred Myers	New York	5,000	500
Mrs. E. M. Macdonald	Toronto	1,000	100
James C. Hamilton	"	5,700	570
Robert F. Massie, in trust	"	18,000	1,800
D. R. Wilkie	"	25,000	2,500
F. Wyld	"	30,000	3,000
		$1,000,000	$100,000

CONTINENTAL LIFE INSURANCE COMPANY.

LIST OF DIRECTORS. (As at December 31, 1904.)

Hon. John Dryden, President; J. W. Scott, Esq., Vice-President; G. T. Somers, Esq., 2nd Vice-President; Emerson Coatsworth, L. L. B., R. S. Williams, Esq., A. F. MacLaren, Esq., M.P., W. Vandusen, Esq., John Gillies, Esq., M.D., Angus McKay, Esq., M.D., J. A. Jackson, Esq., Sidney Jones, Esq., Joseph Rosser, Esq.; H. Wilberforce Aikins, Esq., M. D., Medical Director; George B. Woods, Esq., Managing Director.

LIST OF SHAREHOLDERS (as at December 31, 1904.)

Name.	Residence.	Amount subscribed for.	Amount paid up in Cash.
		$	$ c.
Adams, Dr. H	Embro	1,000	200 00
Adams, Rev. W. H.	Claremont	1,000	200 00
Abell, Henry, Jr	Brookholm	1,000	200 00
Applebe, Dr. James	Parry Sound	500	100 00
Anderson, Wm. J	Listowel	1,000	200 00
Agnew, Dr. T. H	Wingham	1,000	200 00
Annis, Mrs. M. J	Port Union	500	100 00
Annis, Chas. A.	"	500	100 00
Aikins, Dr. H. W.	Toronto	5,000	1,000 00
Allison, Thomas	Teeswater	2,000	400 00
Arthur, Dr. J. R.	Collingwood	2,000	400 00
Armstrong, Dr. W. J. M.	Mitchell	1,000	200 00
Aulsebrook, G. O.	Winnipeg, Man	1,500	300 00
Armour, Joseph	Ingersoll	500	100 00
Abbott, Adam	Stittsville	500	100 00
Abbott, E. N.	St. John, N. B.	1,000	200 00
Anderson, Frank McK.	Niagara Falls	2,000	400 00
Allin, Hiram	Ostrander	4,000	800 00
Bartley, N. H.	Ingersoll	2,000	400 00
Batman, E. S	Kincardine	1,000	200 00
Bean, Mary E.	Woodstock	2,000	400 00
Bray, S	Claremont	1,000	200 00
Blakely, Mrs. A. Myrtle	Winnipeg, Man	1,000	200 00
Blake, Mrs. Eleonor	Goderich	5,000	1,000 00
Barclay, Robert	Winnipeg, Man	2,500	500 00
Bacon, Abram	Harriston	500	100 00
Bahusen, B. B	Carter	1,000	200 00
Bannerman, J. G.	Owen Sound	200	40 00
Bayley, Mrs. Susan C.	Johnville, P.Q	400	80 00
Blakely, Miss A. C.	Toronto	1,000	200 00
Bandel, Mrs. Mary	Oshawa	500	100 00
Bancroft, Asa	Vankleek Hill	1,000	200 00
Bennett, Dr W. H.	Tilsonburg	500	50 00
Bennett, Mrs. Maggie L.	Hamilton	600	120 00
Begg, John A.	Innerkip	2,000	400 00
Beek, James S.	Fredericton, N. B.	1,000	200 00
Bingham, Dr G. S.	Hamilton	1,000	200 00
Bright, A. J.	Seaforth	500	100 00
Bright, W. D.	"	500	100 00
Briscoe, R. A.	Galt	1,000	200 00
Birss, Francis	Harriston	2,000	400 00
Brine, F. E.	Cookshire, P.Q	500	100 00
Brindley, T. W	Fort Qu'Appelle, N.W.T.	300	60 00
Boles, James P.	Ingersoll	1,000	200 00
Boulton, G. H	Toronto	1,000	200 00
Boyes, J	Kincardine	1,000	200 00
Brook, B. F.	Listowel	6,000	1,200 00
Bulyea, Geo. H. V	Regina, N.W.T	4,000	800 00
Burgess, Robt. F. G.	Winnipeg, Man	1,000	200 00
Brooks, Chas.	Mitchell	10,000	2,000 00
Brown, Jos. A. (in trust)	Collingwood	400	80 00
Brown, Jos. A.	"	2,000	400 00
Brown, C. J	Winnipeg, Man	4,000	400 00

CONTINENTAL LIFE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed for.	Amount paid up in Cash.
		$	$ cts.
Butler, Edw. J	Saint Thomas	500	100 00
Brownlee, Thos R	Ottawa	500	100 00
Bromley, John	Pembroke	1,000	200 00
Butler, R	Ingersoll	5,000	1,000 00
Burkholder, J. R.	Saint Thomas	1,000	200 00
Brown, Miss Mary A	Innerkip	2,000	400 00
Burgess, James	Tilbury	500	100 00
Cargill, Henry (estate of)	Cargill	20,000	4,000 00
Cassels, L. G	Oshawa	5,000	500 00
Cavanagh, Dr. Milton	Owen Sound	2,500	500 00
Clapp, David	Harriston	1,000	200 00
Clare, Rev. G. R	Oakwood	1,000	200 00
Cameron, Miss B. L	Ayr	1,000	200 00
Campbell, Dr. R. J	Boissevain, Man	500	100 00
Carless, Richard	Tilbury	100	20 00
Clark, C. W	Winnipeg, Man	4,000	200 00
Clark, Mrs. Adelaide L	Toronto	5,000	1,000 00
Campbell, A. M	Harrington West	2,000	400 00
Cameron, Dr W. A	Arnprior	500	50 00
Cahill, Edward	West Lorne	1,000	200 00
Chambers, George	Ingersoll	2,000	400 00
Chambers, Mrs. A. T	Victoria, B.C	4,000	800 00
Carter, DeWitt	Port Colborne	1,000	200 00
Carter, Chas. S	"	1,000	200 00
Cram, George	Morden, Man	1,000	200 00
Cameron, Miss W. G	Ayr	500	100 00
Clark, Nelson	Cargill	2,000	400 00
Chaisson, A. A	St. John, N.B	500	100 00
Chisholm, John M	Winnipeg, Man	2,000	286 00
Codd, Miss Annie S	Stratford	2,000	400 00
Cowper, Mrs. Annie M	Dundas	500	100 00
Coatsworth, Emerson	Toronto	5,000	1,000 00
Corbett, Alex	Waukesha, Wisc	500	100 00
Cowan, Dr. Jas	Portage La Prairie, Man	4,000	800 00
Coultes, E. S.	Philadelphia, Penn	1,000	125 00
Cotton, Alex	Grand Valley	200	40 00
Cowan, John	"	5,000	1,000 00
Coates, P. H	Johnville, P.Q	400	80 00
Corbould, Gordon E., in trust	New Westminster, B.C	4,000	800 00
Cohoe, John G	Brantford	1,000	200 00
Cook, Rev. Chas. W	Scotland	500	100 00
Cobbledick, Joseph	Exeter	7,500	1,500 00
Cochrane, John	Ayr	1,000	200 00
Cochrane, Miss Margaret	Ayr	1,000	200 00
Crosby, A. B	Halifax, N.S	1,000	200 00
Crowe, J. Frank	Halifax, N.S	2,000	400 00
Davidson, R. L	Toronto	1,500	300 00
Davidson, Hon. J. A. (estate of)	Neepawa, Man	2,000	400 00
Dafoe, M. O	Napanee	3,000	600 00
Dafoe, I. B	Aultsville	1,000	200 00
Dickson, Jas D	Niagara Falls	1,000	200 00
Dixon, Thomas	Walkerton	1,000	200 00
Dickson, Dr W. W. (estate of)	Pembroke	1,000	200 00
Dickey, J. H	Trenton	1,000	100 00
Douglas, D. H	Chatham	1,000	200 00
Douglas, John H	Warkworth	1,000	200 00
Dryden, Hon. John	Toronto	5,000	1,000 00
Dryden, Thos. R	Guelph	1,000	200 00
Douglas, W. G	Winnipeg, Man	500	100 00
Dunn, Dr D. J	Beeton	1,000	200 00
Dyer, Wm. D	Columbus	500	100 00
Drummond, H. M	Winnipeg, Man	500	100 00
Dunsford, Chas. R	Morden, Man	1,000	200 00

SESSIONAL PAPER No. 8

CONTINENTAL LIFE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed for.	Amount paid up in Cash.
		$	$ cts.
Earley, Dr W. J.	Owen Sound	1,000	200 00
Etherington, Joseph	Binbrook	200	40 00
Egbert, William	Milverton	1,000	200 00
Edgecombe, Fred. B	Fredericton, N.B.	1,000	200 00
Elliott, Wm	Mitchell	2,000	400 00
Elliott, Thos.	Molesworth	1,500	300 00
Farley, Dr John J	Belleville	1,000	200 00
Farley, Mrs. Ethel E.	Trenton	1,000	200 00
Frame, J. F.	Virden, Man	4,000	800 00
Farmer, Rev. S. J.	Brantford	400	80 00
Fraleigh, Sidney	St. Marys	5,000	1,000 00
Ferguson, Duncan	Stratford	2,000	400 00
Flett, James.	Wiarton	500	100 00
Ferguson, Hugh	Moosejaw, N.W.T.	2,500	500 00
Fleming, Mrs. Annie E. M.	Brandon, Man.	1,000	100 00
Ferrier, Mrs. Annie	Guelph	500	100 00
Field, G. C., estate of	Woodstock	2,000	400 00
Flintoft, John	Drummond	1,000	200 00
Found, Mrs. Annie	Toronto	4,000	400 00
Forrester, Andrew, (estate of)	Mitchell	8,000	1,600 00
Foster, James	Tilbury	1,300	260 00
Fowler, Dr Geo. S.	Teeswater	8,000	1,600 00
Floyd, Rev. M. P.	Killarney, Man.	1,000	200 00
Fuller, Chas. H. and Geo. B. Woods (in trust)	Toronto,	1,000	200 00
Fulton, George	Ailsa Craig	600	120 00
Garroch, Peter	Listowel	3,000	600 00
Grant, Dr J. A. C.	Gravenhurst	1,000	200 00
Gaudin, I. E.	Napinka, Man.	1,000	200 00
Glass, D	Chatham	1,000	200 00
Gardineer, Mrs. C	Oshawa	1,000	200 00
Gardineer, F.	"	1,000	200 00
Grant, James	Chesley	1,000	200 00
Graham, J. C.	Winnipeg, Man.	3,000	600 00
Gawley, Mrs. Margaret W.	Binbrook	400	80 00
Graham, Miss Evelyn M.	Toronto	2,600	520 00
Gerow, Lillie	Oshawa	200	20 00
Gerow, Ray K.	"	200	20 00
Green, F. L.	Greenwood	1,000	200 00
Gerow, W. G.	Oshawa	500	50 00
Gregory, Rev. J. W.	Gainsborough, N.W.T.	1,200	240 00
Gregory, Mrs. Mary	Mansewood	500	100 00
Gilroy, G. R.	Mount Forest	500	100 00
Gilchrist, Dr W. C.	Orillia	1,000	200 00
Gillies, Dr John	Teeswater	10,000	2,000 00
Gier, Miss Jennie B.	Grand Valley	500	50 00
Gillies, Arch. I.	Sherbrooke, Qué.	2,400	480 00
Griffith, Mrs. Mabel A	Byron	7,500	1,500 00
Gillies, Samuel	Ailsa Craig	5,000	1,000 00
Goodspeed, Rev. C.	Toronto	4,000	800 00
Gunn, N. B.	Ingersoll	2,500	500 00
Gordon, Dr D. M	Lucknow	1,000	200 00
Godden, Rev. J. K., (in trust)	Caledonia	400	80 00
Godden, Rev. J. K.	"	200	40 00
Gunn, Hector	Ailsa Craig	1,000	200 00
Guthrie, Robt.	Ayr	500	100 00
Guthrie, Cath. M	"	500	100 00
Hayes, W.	Ingersoll	400	80 00
Hall, Miss Frances	Guelph	2,500	500 00
Hall, Miss M. A.	"	2,500	500 00
Harvey, Dr E. E.	Norwich	1,000	200 00
Harvey, E. C.	St. Thomas	100	100 00
Hall, Dr Ernest	Victoria, B. C.	2,000	400 00
Hall, W. J	St. George	1,000	200 00

CONTINENTAL LIFE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOIDERS—*Continued.*

Name.	Residence.	Amount. subscribed for.	Amount paid up in Cash.
		$	$ cts.
Hays, Robt. C	Goderich	2,000	400 00
Haworth, Dr R. J	MacGregor, Man.	2,000	
Hart, Thomas	Innerkip	1,000	200 00
Hart, Thomas M	"	1,000	200 00
Herbert, Miss M. H	Belleville	7,500	1,500 00
Henwood, Dr J. M	Toronto	1,000	200 00
Herald, W. J	Sydney, C.B.	3,200	640 00
Herald, Chas. A	Hamilton	5,000	1,000 00
Henderson, H. E	Brandon, Man	1,000	200 00
Hettle, Harry W	Crystal City, Man	1,000	200 00
Higginbotham, Mrs. Lorinda	Virden, Man.	800	160 00
Hilborn, Walter	Cargill	1,000	200 00
Hoig, Dr D. S	Oshawa	1,500	300 00
Holliday, Thomas	Stratford	8,000	1,600 00
Howey, Dr R	Owen-Sound	1,000	200 00
Hyland, Margaret J	Whitby	1,000	200 00
Hunton, Edith	Ottawa	1,000	200 00
Hunt, John D	Carberry, Man.	100	20 00
Holt, Jas. E	Newton Robinson	1,000	200 00
Hornby, Mrs. Sarah M	Gilbert Plains, Man.	1,000	200 00
Hunter, Samuel	Ingersoll	2,000	400 00
Hunter, John	Milton	1,600	320 00
Hobbs, John A	Morden, Man	500	100 00
Houston, Alex	Teeswater	1,000	200 00
Jackson, Robert	Petrolea	2,000	400 00
Jackson, Jos. A	Toronto	10,000	2,000 00
Jacques, Dr W. S	Trenton	2,500	500 00
Jamieson, Dr C. J	Winnipeg, Man.	500	100 00
Jamieson, P. H	Westmount, Qué	500	50 00
Johnson, A. S	Fergus	2,000	400 00
Jull, Bennett	Toronto	1,000	200 00
Jones, Sidney	"	5,000	1,000 00
Johnston, W. H	Winnipeg, Man.	2,000	400 00
Johnston, C. H	"	1,000	200 00
Jones, James C	Halifax, N.S.	1,000	200 00
Kammerer, J. A	Toronto	1,000	200 00
Kean, Hugh	Guelph	2,500	500 00
Kerr, Albert	Orillia	500	100 00
Keith, Donald	Teeswater	1,000	200 00
Kelso, John J	Guelph	400	400 00
Kidd, W. G	Kingston	1,000	200 00
Knight, H. P	Belleville	1,000	200 00
Lauchland, Wm	Oshawa	1,000	200 00
Lawrence, W. J	Toronto	2,000	400 00
Lawrence, E. D	Kinsale	1,000	100 00
Lane, John J	Morden, Man.	1,000	200 00
Lee, Chas. H	Moosomin, N.W.T	500	100 00
Lee, W. F	Winnipeg, Man.	4,000	800 00
Lillie, J. T	Port Elgin	500	100 00
Little, A	Guelph	1,000	200 00
Little, Robert E	Teeswater	8,000	800 00
Lister, W. S	Middle-Church, Man	10,000	2,000 00
Lindley, Mrs. M. E	Ingersoll	2,000	300 00
Lough, W. R	Clinton	4,000	800 00
Lyons, R. F	Carberry, Man.	500	50 00
Luke, Wm. A	Toronto	500	100 00
Ludlow, William	Dundalk	1,000	200 00
Lunan, A. L	Regina, N.W.T	4,000	800 00
Luckens, Rev. T	Fort Francis	2,500	500 00
Loucks, Minnie	Morrisburg	400	80 00
Logan, John X	London	200	40 00
Long, Clarence	Glen Allan	1,000	200 00
Mackey, L	Toronto	2,000	400 00

CONTINENTAL LIFE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed for.	Amount paid up in Cash.
		$	$ cts.
MacLaren, A. F	Stratford	5,000	1,000 00
MacLaren, John A.	Ottawa	5,000	1,000 00
Mair, John	Collingwood	200	40 00
Manuel, Walter	Whitby	8,500	1,700 00
Manning, Alexander, estate of	Toronto	10,000	2,000 00
MacKay, Angus	Indian Head, N.W.T	1,000	200 00
Mair, Mrs. Agnes	Collingwood	300	60 00
MacLeod, M. H.	East Toronto	1,000	200 00
Mabee, Miss Sarah I.	Winnipeg, Man.	1,000	200 00
Mabee, Mrs. S.	"	1,000	200 00
Macdonald, Hon. H. J.	"	1,000	200 00
Marsh, D. W.	Calgary, N.W.T.	2,000	400 00
MacKay, Dr. H	Carberry, Man.	500	100 00
Mather, Samuel	Tilbury	1,000	200 00
Matheson, Dr. J. S	Brandon, Man.	1,000	200 00
Matheson, R. M.	"	1,000	200 00
MacKechnie, Dr. L. N	Vancouver, B.C.	5,000	796 33
MacLean, Mrs. C. C.	London	5,000	1,000 00
Marsh, Rev. D. B.	Hamilton	200	40 00
MacLean, Miss M. R.	Ayr	1,000	200 00
MacDonald, Dr. Alex	Vankleek Hill	1,000	200 00
Matté, John S.	Quebec, Que.	1,000	200 00
Mader, Dr. A. J.	Halifax, N.S.	4,000	
Mearns, Dr. John	Woodstock	500	100 00
Metcalfe, Thos. H.	Portage la Prairie, Man.	2,000	400 00
Metcalfe, Thos. L	Winnipeg, Man.	4,000	128 18
Menzies, Mrs. M	Ailsa Craig	2,000	400 00
Miller, Dr. A. H.	St. Thomas	2,000	400 00
Minshall, Dr. H.	Brownsville	2,000	400 00
Milroy, Dr. T. M	Winnipeg, Man.	2,000	238 23
Millar, James	Arnprior	500	100 00
Moyer, Dr. S.	Galt	1,500	300 00
Murray, Rev. J. L.	Kincardine	2,000	400 00
Muma, Mrs. G. B.	Ayr	1,000	200 00
Mosely, John	Goderich	3,000	600 00
Musgrove, A. H.	Wingham	1,000	200 00
Moore, H. C.	E. Toronto	1,000	200 00
Murton, L. K	Oshawa	100	100 00
Moore, James	Brooklin	1,000	200 00
Munro, Hugh	Alexandria	1,000	200 00
Morgan, J.	Walkerton	1,000	200 00
Munro, Hugh (in trust)	Alexandria	1,000	200 00
Morrison, Chas.	Grand Valley	2,000	400 00
Muir, James	Calgary, N.W.T.	500	100 00
Mooney, Wm. S.	Vankleek Hill	4,000	800 00
Mooney, Wilmer	High River, Alta.	1,000	200 00
Mullett, Wm.	Madoc	2,000	400 00
McKay, Dr. Angus	Ingersoll	5,000	700 00
McNally, Dr. A. H	Blair	2,000	400 00
McNab, John	Ayr	1,000	200 00
McArthur, A. G.	Emerson, Man.	100	20 00
McLagan, W. J	Mitchell	1,000	200 00
McLagan, Mrs. S. A	"	1,000	200 00
McLaughlin, R. T.	Alba	500	100 00
McCallum, J. R.	Welland	10,000	2,000 00
McCallum, Nehemiah	Vankleek Hill	2,000	400 00
McArthur, George	St. John, N.B.	500	100 00
McEwan, A.	Ayr	3,000	600 00
McDermott, P. J.	Minnedosa, Man.	1,000	200 00
McKee, Dr. J. F.	Petrolea	1,000	200 00
McKenzie, Dr. T.	Toronto	2,500	500 00
McLellan, W. D.	Harriston	2,000	400 00
McLennan, R. R.	Cornwall	500	100 00

CONTINENTAL LIFE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed for.	Amount paid up in Cash.
		$	$ cts.
McKeown, Mrs. Chris	Orangeville	300	60 00
McMillan, H.	Guelph	2,500	500 00
McRitchie, Dr. Thos. L	Harwich	1,000	200 00
McKillop, D.	West Lorne	600	120 00
McNeill, J. C	Calgary, N.W.T	500	100 00
McKinlay, Chas	Georgetown	400	80 00
McCullough, Dr. H. R	Harriston	500	100 00
McCutcheon, Mrs. B.	Petrolea	1,000	200 00
McDonald, Rev. A. R	Hespeler	200	20 00
McCowan, John	Portage la Prairie, Man	1,000	200 00
McCowan, D	" "	1,000	200 00
McDowell, Henry	Vancouver, B.C.	500	100 00
McIntosh, Jas. I	Guelph	200	40 00
Newstead, John	"	1,000	200 00
Newstead, Thomas	"	1,000	200 00
Nichols, Miss A	Toronto	2,000	400 00
Nisbet, John	Owen Sound	2,500	500 00
Nichols, Mrs. Agnes	Innerkip	2,000	400 00
Nichols, Joseph	Mitchell	5,000	1,000 00
Norris, James	Kincardine	1,000	200 00
Noxon, Stephen	Ingersoll	1,000	200 00
Nodwell, Geo. H.	Grand Valley	1,000	200 00
Oakes, I. B.	Wolfville, N.S.	2,000	400 00
Ontario Securities Co	Toronto	84,400	
O'Mullin, John C	Halifax, N.S.	1,000	200 00
Parker, Henry	Durham	4,000	800 00
Patterson, John M.	Galt	1,000	200 00
Pratt, John	Heathcote	1,000	200 00
Passmore, W. J.	Guelph	1,000	200 00
Paynter, Joseph	Carberry, Man.	2,000	400 00
Patterson, Miss Helen	Toronto	5,000	1,000 00
Pepper, Rev. John	Toronto Junction	400	80 00
Phillips, W. A.	Listowel	1,000	200 00
Phillips, Robt	Fergus	1,000	200 00
Pritchard, A. J	"	800	160 00
Piper, Samuel T.	Lambeth	3,000	600 00
Philp, Dr. W. H.	Arthur	500	100 00
Porter, H. A.	Oshawa	500	100 00
Pugh, Henry J.	Virden, Man	4,000	700 00
Proudfoot, William	Goderich	3,000	600 00
Quinn, Rev. Samuel	Pembroke	500	100 00
Rae, James	Medicine Hat, N.W.T	2,000	200 00
Reekie, J. S.	Boissevain, Man.	1,000	200 00
Reid, J. B. (in trust)	Toronto	5,000	1,000 00
Rothwell, Mrs. Ellen N	Ingersoll	500	100 00
Rowe, Anthony	Mitchell	3,200	640 00
Rutherford, Dr. S. T.	Listowel	1,000	200 00
Rogerson, Mrs. M	Walkerton	1,000	200 00
Rosser, Joseph	Ailsa Craig	14,500	2,900 00
Rosser, John T	"	7,500	1,500 00
Rosser, Frank E	"	2,500	500 00
Rosser, Jas. S	Appin	5,000	1,000 00
Sadler, Wilfred	Kinsale	500	100 00
Sargeant, W.	Barrie	2,000	400 00
Saunders, A. V	Ingersoll	1,000	200 00
Saunders, C. E	"	1,000	200 00
Savage, Agnes G.	Chesley	500	100 00
Smale, Dr. S. B.	Wroxeter	2,500	500 00
Schaefer, Henry M.	Milverton	1,500	300 00
Strang, Mrs. Agnes	Virden, Man	1,000	200 00
Shaffner, I. B.	Halifax, N.S.	1,000	200 00
Secor, Mrs. S. A	Collingwood	2,500	500 00
Spetz, Rev. Theo.	Berlin	1,000	200 00

CONTINENTAL LIFE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed for.	Amount paid up in Cash.
		$	$ cts.
Steet, Miss Rosa	Stratford	8,000	800 00
Stevens, James	Ingersoll	1,000	200 00
Stewart, Alexander	Clinton	8,000	850 00
Stewart, Rev. Wm.	Toronto	6,000	1,200 00
Stephens, L. H.	Campbellford	500	100 00
Stewart, Miss B. F.	Winnipeg, Man.	1,000	20 60
Steward, Joseph	Winger	500	100 00
Stevenson, Dr. Wm.	Virden, Man.	1,000	200 00
Stewart, Alan M.	Morden, Man.	1,000	200 00
Setter, John J.	High Bluff, Man.	1,000	200 00
Stewart, Miss Jeanette	Ailsa Craig	2,500	500 00
Stephens, Levi	Vankleek Hill	500	100 00
St. Jerôme College	Berlin	500	100 00
Sibert, L. I.	Brooklin	500	100 00
Smith, Mrs. H.	Dundas	500	100 00
Stirton, James	Verschoyle	1,000	200 00
Squire, Wm.	Mitchell	5,000	1,000 00
Stringer, C. W.	Toronto	2,000	400 00
Simpson, Dr. G. R.	Hamilton	2,000	400 00
Smith, Frank W.	Brandon, Man.	2,000	150 00
Simpson, Wm.	Sarnia	3,500	700 00
Shirray, Miss A.	Hensall	5,000	1,000 00
Shirray, Mrs. Agnes	"	15,000	3,000 00
Scott, J. W.	Listowel	5,000	1,000 00
Shultis, Dr. J.	Heathcote	100	20 00
Somers, Mrs. A. V.	Toronto	5,000	1,000 00
Somers, G. T.	"	6,000	1,200 00
Stuart Bros.	Mitchell	2,000	400 00
Somers, F. I.	Beeton	5,000	500 00
Sudworth, W. A.	Ingersoll	4,000	800 00
Smyth, Dr. C. E.	Medicine Hat, N.W.T.	600	120 00
Shunk, Rev. John	Harrison City, Pa.	27,500	5,500 00
Sutherland, D. McL.	Boissevain, Man.	500	100 00
Taylor, Dr. Alex.	Goderich	1,000	200 00
Taylor, Joseph	Portage la Prairie, Man.	1,000	200 00
Tribe, Mrs. H.	Tilsonburg	5,000	1,000 00
Thomson, Miss C.	Whitby	3,000	600 00
Thomson, John	"	4,000	800 00
Turnbull, Dr. A. R.	Moosejaw, N.W.T.	2,000	400 00
Todd, Dr. J. O.	Winnipeg, Man.	2,500	500 00
Tonge, J. H.	St. Thomas	1,000	200 00
Trott, Wm. D.	Collingwood	2,000	400 00
Turnbull, Walter.	Hamilton	1,500	300 00
Thomson, Mrs. Mary	Orillia	1,000	200 00
Turnbull, Eliz. S.	St. Mary's	1,000	200 00
Tufts, Prof. J. F.	Wolfville, N.S.	5,000	499 91
Ulrich, Paul	Winnipeg, Man.	10,000	.....
Underhill, Jas. A.	Elora	400	80 00
Vandusen, W.	Toronto Junction	10,000	2,000 00
Venner, Thos.	Orillia	1,000	200 00
Veitch, Dr. Geo.	Port Elgin	500	100 00
Vogan, S. W.	Walkerton	500	100 00
Way, Bidwell.	Hamilton	500	100 00
Walley, F. G.	Ingersoll	1,000	200 00
Walker, Rev. Harry	Birchton, Que.	500	100 00
Wallis, Henry A.	Killarney, Man.	1,000	200 00
Walker, Joseph	Fredericton, N.B.	1,000	200 00
Waters, Wm.	Springford	2,000	400 00
Wadel, Jos.	Whitechurch	3,000	600 00
Wheelihan, David	Campbellville	3,000	600 00
Webster, Dr. D. T.	West Lorne	600	120 00
Wheeler, A. W.	Johnville, Que.	600	120 00

CONTINENTAL FIFE INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed for.	Amount paid up in Cash.
		$	$ cts.
Wheeler, Miss M. L	Lowell, Mass	400	80 00
Williams, R. S	Toronto	5,000	1,000 00
Wishart, Dr. D. J. G	"	400	80 00
Wilkinson, Rev. J. W	Claremont	1,000	100 00
Williamson, W. M	Medicine Hat, N.W.T	2,000	200 00
Wilson, George	Port Hope	5,000	500 00
Whimster, P	Portage la Prairie, Man	1,000	200 00
Wilson, Neil H	Toronto	2,000	400 00
Woods, G. B	"	5,000	1,000 00
Whyte, Dr. J. T	Killarney, Man	100	20 00
Young, Dr. Robt. C	Ridgetown	2,000	400 00
Young, Mrs. W. J	Clark	1,000	200 00
	Total	$1,000,000	$171,333 65

THE CROWN LIFE INSURANCE COMPANY.

LIST OF DIRECTORS—(as at December 31, 1904).

The Hon. Sir Charles Tupper, Bart., G.C.M.G., C.B., president; John Charlton, M.P., vice-president; Herbert M. Mowat, K.C., R. L. Borden, K.C., M. P., Geo. H. Hees, Rodolphe Forget, M.P., Frank E. Hodgins, K. C., Col. The Hon. David Tisdale, P.C., M.P., The Hon. Sir Charles Hibbert Tupper, K.C.M.G., P.C., M.P., W. Barclay McMurrich, K.C., Samuel Barker, M.P., Arthur R. Boswell, K.C., Benj. Heartz, Randolph Macdonald, C S. Wilcox, J. Douglas Hazen, K.C., M.L.A., Geo. H. Roberts, Henry T. Machell.

LIST OF SHAREHOLDERS—(As at December 31, 1904).

Name.	Residence.	Amount subscribed for	Amount paid in Cash
		$	$ cts.
Ainley, Norman	Toronto	2,000	500 00
Aitken, W. H.	Charlottetown, P.E.I.	2,500	625 00
Albro, Miss M. R	Newton Highlands, Mass.	200	50 00
Alexander, W. H., M.D	Toronto	10,000	154 15
Allison, J. Walter	Halifax, N. S.	2,000	500 00
Anderson, Alex	Charlottetown, P.E.I.	500	125 00
Anderson, Mm	Toronto	5,000	1,250 00
Anthony, Miss E. C	Lytton, B. C.	300	75 00
Archibald, Chas	Halifax, N. S.	300	75 00
Aston, Geo	Valleyfield, Que.	200	50 00
Auld, Geo	Charlottetown P.E.I.	500	125 00
Barker, Samuel	Hamilton, Ont	10,000	2,500 00
Barker, E. P	Schreiber, Ont.	1,000	250 00
Baxter, Jacob	Cayuga, Ont.	500	125 00
Bearns, W. E., (Trustee)	St. Johns, Nfld	400	100 00
Bauer, W. A	Vancouver, B.C.	5,000	
Baxter, C. S	Victoria, B. C	1,000	
Beck, Chas	Penetanguishene, Ont.	2,500	625 00
Beer, E. H	Charlottetown	200	50 00
Bickford, Mrs. F. E	Toronto	100	25 00
Bingay, Jacob	Yarmouth, N. S.	1,000	250 00
Black, W. A	Winnipeg, Man.	1,000	250 00
Black, S. G., (Estate)	Halifax, N.S.	500	125 00
Black, W. C	Springhill, N. S	1,000	250 00
Black, Mary C	Winnipeg, Man.	1,000	250 00
Black, W. A	Halifax, N. S.	1,000	250 00
Bond, Geo. J.	"	1,000	250 00
Bovyer, F	Charlottetown, P.E.I.	1,000	250 00
Borden, H. C	Halifax, N. S.	2,000	500 00
Borden, R. L.	"	3,200	800 00
Boswell, A. R.	Toronto	2,500	625 00
Boyd, J. C	Sault Ste. Marie, Ont.	600	150 00
Boyd, Mrs. Grace I	"	300	75 00
Bray, Miss A. J.	Simcoe, Ont	500	125 00
Brown, Geo	Toronto	1,000	250 00
Brent, W. C.	Toronto	1,200	300 00
Browne, W. G	Montreal, Que.	2,500	625 00
Buck, J. L.	Port Rowan, Ont.	1,000	
Burwell, H. M	Vancouver, B. C.	5,000	154 15
Calkin, Hugh E	Springhill N. S.	500	125 00
Cameron, J. G	Nelson, B.C.	1,000	250 00
Cassils, Chas	Montreal,	10,000	2,500 00
Chandler, Chas. H	Charlottetown P.E.I.	400	100 00
Charlton, John	Lynedoch, Ont.	2,500	625 00
Charlton, Mrs. E. G	"	5,000	1,250 00
Child, W. A	Hamilton, Ont.	5,000	1,250 00
Clare, Geo. A	Preston, Ont.	500	125 00
Clergue, Francis H	Sault Ste. Marie, Ont.	10,000	2,500 00
Clergue, E. V., (Estate of)	"	5,000	1,250 00
Clergue, B. J	"	5,000	1,250 00
Coburn, H. P	Hamilton, Ont.	2,500	625 00
Coffin, W. M	Charlottetown, P.E.I.	500	125 00

THE CROWN LIFE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed for	Amount paid in Cash
		$	$ cts.
Cove, Miss E. W.	Amherst, N. S.	200	50 00
Cowan, G. H.	Vancouver, B.C	5,000	
Crabbe, S. W	Charlottetown, P.E.I.	1,000	250 00
Creelman, A. G.	Rossland, B. C.	500	125 00
Culver, C. W	Simcoe, Ont.	1,000	250 00
Davies, Sir Louis H	Ottawa, Ont.	2,000	500 00
Deacon, E. J	Vancouver, B. C.	2,000	61 60
DeGex, Leonard M.	Atlin, B.C.	500	125 00
Demers, Louis J.	Knowlton, Que.	100	
Deschenes, B. M.,	St Pascal, Que.	200	50 00
Dickey, James A	Amherst. N. S.	1,000	250 00
Ditmars, W. C	Vancouver, B.C.	1,000	30 83
Doolittle, Chas. E.	Hamilton,	10,000	2,500 00
Drewry, E. L	Winnipeg, Man.	5,000	1,250 00
Duggan, E. J	Murray Bay, Que.	1,000	250 00
Duncan, G. H.	Victoria, B.C	1,000	
Duncan, W. H.	Regina, N.W.T.	5,000	275 00
Dupont, C. T.	Victoria, B. C.	10,000	
Durnford, A. D	Montreal, Que.	1,000	250 00
Elliott, Jas	"	2,500	625 00
Elliott, T.	Lambton Mills Ont.	1,000	250 00
Fairbanks, E. B.	Springhill, N. S.	200	50 00
Fairbanks, Mrs. M. M.	"	200	50 00
Fennell, Robt.	Charlottetown, P.E.I.	500	125 00
Forget, Lieut.-Gov. A. E.	Regina, N.W.T.	10,000	2,500 00
Forget, Rodolphe.	Montreal, Que.	10,000	2,500 00
Fowler, Geo. W.	Sussex, N.B.	200	50 00
Fox, C. B.	Hamilton, Ont.	2,500	625 00
Foy, John.	Toronto	7,500	1,250 00
Fudge, J. W.	Dorchester, England	2,500	625 00
Ganong, Gilbert W.	St. Stephen, N.B.	5,000	1,250 00
Gibson, Mrs. A.	Hamilton, Ont	1,600	
Gibson, J. C.	"	1,000	250 00
Gowanlock, J.	Fort William, Ont.	1,000	
Grant, Andrew	Beaverton, Ont	500	125 00
Hall, Wm., M.D.	Fort-Qu'Appelle, N.W.T.	500	125 00
Hallett, Isaac H.	Greenwood, B.C	300	75 00
Harper, J. J., M. D.	Alliston, Ont.	500	125 00
Harris, Hon. John	St. Johns, Nfld	500	125 00
Harris, Robt. E.	Halifax, N.S.	500	125 00
Harris, Thos	St. Johns, Nfld.	1,000	250 00
Haszard, F. L.	Charlottetown, P.E.I.	1,000	250 00
Hayward, H. H.	Fort-Qu'Appelle, N.W.T.	1,000	250 00
Heartz, Benj.	Charlottetown	2,500	625 00
Heartz, F. R.	"	1,000	250 00
Hees, Geo. H.	Toronto	2,500	1,250 00
Henderson, D. G.	"	200	50 00
Henderson, S. M.	Montreal, Que.	5,500	1,375 00
Henshaw, Col. F. C.	"	10,000	2,500 00
Hickey, Chas. E.	Morrisburg, Ont	300	75 00
Hickler, John H	Sault Ste. Marie, Mich.	800	200 00
Hickson, H. E.	Woodstock, Ont.	100	
Hodgins, F. E.	Toronto.	5,000	1,250 00
Hodgins, J. G.	"	2,500	625 00
Hogarth, W. F.	Fort William, Ont.	200	50 00
Howley, W. R.	St. Johns, Nfld.	400	100 00
Howley, Jas. P	"	500	125 00
Hughes, Geo. E	Charlottetown P.E.I.	500	
Hughes, A. J.	Toronto	1,800	450 00
Hunter, A. C	Goderich, Ont.	500	
Hutchings, R. F.	Arundel, Que.	200	50 00
Ings, Ernest E.	Charlottetown P.E.I	500	125 00
Jenkins, S. R.	" "	500	125 00

THE CROWN LIFE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed for	Amount paid in Cash
		$	$ cts.
Johnson, H. D	Charlottetown, P.E.I.	200	50 00
Johnstone, T. C	Regina, N.W.T	5,000	1,250 00
Jones, K. D	Weymouth, N. S	500	125 00
Jordan, M. M	Halifax, N.S.	500	125 00
Kaulbach, J. A.	Truro, N.S.	2,500	625 00
Keefer, H. F. (Trustee)	Vancouver, B. C.	1,000	30 83
Kennedy, Wm	Port Dover, Ont.	2,000	500 00
Ker, D. R.	Victoria, B.C.	5,000	154 15
King, Mrs. Mary D.	Simcoe, Ont.	500	125 00
Kitt, Thos	Lucan, Ont.	2,500	625 00
Knight, R. H.	Sault Ste. Marie, Ont.	800	200 00
Kydd, Mrs. M. F.	Simcoe, Ont	1,000	250 00
Laflamme, E.	Montreal, Que	1,000	250 00
Laing, C. C.	Winnipeg, Man	200	50 00
Lamport, H.	Toronto	5,000	1,250 00
Law, Wm., & Co.	Yarmouth, N. S.	1,000	250 00
Lewis, John	Charlottetown, P.E.I.	1,000	
Lyons, Chas	Charlottetown, P.E.I.	500	125 00
Macdonald, C.	New York, N.Y.	10,000	2,500 00
Macdonald, D. C	London, Ont.	500	
Macdonald, R.	Toronto	12,500	2,500 00
Macneill, C. B.	Vancouver, B.C.	2,000	
MacKay, Jos. S	Stellarton, N.S.	1,000	250 00
MacLaren, Murray	St. John, N. B.	500	125 00
Madill, B.	Beaverton, Ont	500	125 00
Machell, H. T	Toronto	10,000	2,500 00
Machell, H. T. (in trust)	"	2,500	625 00
Maclise, J. V	Ft. Pelly, N.W.T.	200	50 00
Magee, A. (In trust)	Fort William, Ont	100	
Mara, J. A. (In trust)	Victoria, B.C.	2,000	250 00
May, I	Yahk, B.C.	500	125 00
Mayburry, W. F	Ottawa Ont.	1,500	375 00
Meredith, J. H	Calais, Me	500	125 00
Molson, H. M	Montreal, Que	10,000	2,500 00
Molson, Wm. A	"	2,500	625 00
Moore, John J	Brooklin, Ont.	500	125 00
Moorehouse, W. H.	London, Ont.	2,000	500 00
Morris, E. A.	Shelburne, Ont.	500	125 00
Morrison, R	Sussex, N. B.	100	25 00
Morton, J.	Fort William, Ont	1,000	50 00
Morton, A. R.	Toronto	100	25 00
Mowat, H. M.	Toronto	2,500	625 00
Muirhead, John	Summerside, P.E.I.	500	125 00
Murray, Isaac	New Glasgow, N.S.	200	50 00
Murray, John, Jr.	Springhill, N.S.	400	100 00
Murray, Robt. L.	"	500	125 00
Murray, W. H.	"	400	100 00
McAra, P. Jr.	Regina, N.W.T.	5,000	
McConochie, S. W.	Hamilton, Ont.	2,500	625 00
McDowell, H.	Vancouver, B.C.	5,000	154 15
McGill, R. S.	Simcoe, Ont.	1,000	250 00
McGillivray, D. J.	Regina, N.W.T.	1,000	
McGregor, D. C.	Vancouver, B.C.	5,000	
McHarg W. H.	"	1,000	30 83
McKessock, R. R	Gore Bay, Ont	200	50 00
McKinnon, Angus A.	Springhill, N.S.	1,100	275 00
McKnight, A.	Simcoe, Ont.	1,000	250 00
McLaren, John F.	Lower Argyle, N.S.	500	125 00
McLaren, Mrs. E.	"	1,000	250 00
McLean, T. A	Charlottetown, P.E.I.	1,500	
McMillan, J. F.	Summerside, P.E.I.	300	
McMurrich, W. B.	Toronto	2,500	625 00
McNealy, Murray	Springhill, N.S.	1,000	250 00

THE CROWN LIFE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed for	Amount paid in Cash
		$	$ cts.
McNutt, S. C.	Springhill, N.S	500	125 00
McPhillips, A. E.	Victoria, B.C.	1,000	
McRae, John	Beaverton, Ont	100	25 00
Nelson, J. B	Springhill, N.S.	500	125 00
Newson, John	Charlottetown, P.E.I.	500	125 00
Nichol, W. C	Vancouver, B.C.	2,000	61 60
Orde, W. L	Winnipeg, Man	500	125 00
Oxley, E. M	Halifax, N.S.	500	125 00
Parent, R. H	Ottawa, Ont	2,000	
Paysant, John Y	Halifax, N.S.	2,000	500 00
Pelletier, Hon. L	Quebec, Que.	500	125 00
Pepler, W. H	Toronto	500	125 00
Phair, Jas	Goldstream, B.C.	500	125 00
Prince, Mrs. C	Toronto	1,000	250 00
Pollard, A	Burford, Ont	300	75 00
Power, P. H	Vancouver, B. C	1,000	
Price, A	Winnipeg, Man	1,000	
Proctor, John A.	Beaverton, Ont	500	125 00
Proctor, Geo. R	"	2,000	500 00
Proudfoot, W	Goderich, Ont	500	125 00
Prowse, L. E.	Sydney, C. B	1,500	
Prowse, Samuel (Estate of)	Murray Harbour	2,500	625 00
Pyne, R. A	Toronto	5,000	
Rainville, Henri B.	Montreal, Que	10,000	2,500 00
Ramsey, Thos. E.	Summerside, P.E.I.	3,000	750 00
Rattenbury, Morton	Charlottetown, P.E.I.	500	125 00
Rattenbury, N.	"	2,500	625 00
Rattenbury, Oliver	"	1,000	
Reid, A. J	Cannington, Ont	1,000	
Roberts, E. W	Regina, N.W.T.	500	125 00
Roberts, Geo H.	Toronto	12,500	2,577 08
Roberts, Mrs. S. J	Cobourg, Ont	1,000	250 00
Robinson, W.	Winnipeg, Man	2,500	625 00
Rogers, B. T	Vancouver, B.C.	2,500	625 00
Roome, W. F.	London, Ont	500	125 00
Rossie, M. W	"	400	100 00
Seller, F. H.	Charlottetown, P.E.I.	500	125 00
Senkler, W. I	Vancouver, B.C.	2,000	61 60
Shaw, H. H.	Charlottetown, P.E.I.	300	
Shenton, Henry W.	Springhill, N.S.	300	75 00
Shoenberger, Mrs. E. S.	Toronto	5,000	1,250 00
Silcox, Sydney	St. Thomas, Ont	600	150 00
Simpson, G. R	Hamilton, Ont	2,500	625 00
Sinclair, D. G	Woodstock, Ont	200	50 00
Skinner, R. B	Vancouver, B.C.	5,000	154 15
Smith, P. C.	Port Rowan, Ont.	500	125 00
Smith, P. H.	St. John, N.B	1,000	250 00
Smyth, Mrs. Mary	St. Johns, Nfld.	1,000	250 00
Soley, Jas. D.	Springhill, N.S.	2,000	500 00
Stewart, D. M.	Montreal, Que	2,500	625 00
Talbot, Mrs. F. L	Oshawa, Ont	1,000	250 00
Thompson, F. W	Montreal, Que	2,500	625 00
Tisdale, Hon. D	Simcoe, Ont	10,000	2,500 00
Tufts, J. F.	Wolfville, N. S.	4,500	625 00
Tupper, Hon. Sir C	Winnipeg, Man.	5,000	1,250 00
Tupper, Sir C. H.	Vancouver, B.C.	7,500	1,875 00
Tupper, J. S.	Winnipeg, Man	2,500	625 00
Turpin, Jas.	Toronto	500	125 00
Wade, F. C.	Vancouver, B.C.	500	125 00
Weatherbee, U	Springhill, N.S.	1,000	250 00
Webster, C. A.	Yarmouth, N.S.	500	125 00
Weeks, W. A.	Charlottetown, P.E.I.	2,500	625 00
Weekes, G. M.	London, Ont	100	

THE CROWN LIFE INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed for	Amount paid in Cash
		$	$ cts.
Wetherell, J. E	Strathroy, Ont	500	125 00
White, Mrs. L. M.	Toronto	1,000	250 00
Wickwire, W. N	Halifax, N.S	1,000	250 00
Wilcox, C. S	Hamilton, Ont	13,500	3,375 00
Williams, J. A	Ingersoll, Ont	100	25 00
Wilson, G. T	Vancouver, B.C	5,000	154 15
Wilson, Miss E	Cannington, Ont	1,000	250 00
Wilson, D. H	Vancouver, B.C.	2,500	625 00
Wilson, John D.	London, Ont	300	75 00
Wilson, Wm	Victoria, B.C	2,500	
Withers, J. W	St. Johns, Nfld	1,000	250 00
Eastern Trust Co., (In Trust)	Halifax, N.S	2,000	500 00
Rumsey, C. S	St. Mary's Ont	406	100 00
Johnson, S. M	Greenwood, B.C	300	75 00
	Total	$536,100	$106,229 27

THE DOMINION GUARANTEE COMPANY, LIMITED.

LIST OF DIRECTORS—(As at December 31, 1904).

F. W. Evans, President; Benj. Tooke, Vice-President; J. M. Fortier, William Hanson, E. P. Heaton, H. B. Ames, M.P., and G. G. Foster, K.C.

LIST OF SHAREHOLDERS—(As at December 31, 1904.)

Name.	Residence.	Number of Shares.	Amount subscribed for.	Amount paid up in Cash.
			$	$
Ames, H. B	Montreal	105	10,500	3,150
Bickerdike, Robert	"	50	5,000	1,500
Brown, Lyman	New York	100	10,000	3,000
Drummond, Sir G. A	Montreal	50	5,000	1,500
Evans, F. W	"	50	5,000	1,500
Evans, F. W., executor	"	50	5,000	1,500
Eveleigh, J	"	45	4,500	1,350
Eveleigh, Miss J. S	"	5	500	150
Ewing, estate late A. S	"	150	15,000	4,500
Fairman, F. Wilson	"	25	2,500	750
Fairman, Ernest E	"	25	2,500	750
Finley, estate late Samuel	"	100	10,000	3,000
Fortier, J. M	"	50	5,000	1,500
Foster, Geo. G	"	17	1,700	510
Gemmill, J. A	Ottawa	10	1,000	300
Good, Brent	New York	100	10,000	3,000
Greenshields, J. N	Montreal	25	2,500	750
Grose, Wm. T	"	50	5,000	1,500
Hanson, Edwin	"	25	2,500	750
Hanson, William	"	25	2,500	750
Hagar, W. C	"	12	1,200	360
Heaton, E. P	"	10	1,000	300
Henshaw, H. H	"	13	1,300	390
Howard, G. M	Sherbrooke	200	20,000	6,000
Jordan, Alice M	Montreal	25	2,500	750
Jordan, Margaret F	"	25	2,500	750
Locker, Geo. R	"	50	5,000	1,500
Miller, Miss Laura C	"	50	5,000	1,500
Molsons Bank, The	"	75	7,500	2,250
Moseley, Miss Mary R		50	5,000	1,500
Ogilvie, Mrs. Sarah L	Montreal	50	5,000	1,500
Routh, estate late J. H	"	10	1,000	300
Sampson, A. R. (in trust)	"	40	4,000	1,200
Sherwood, Mrs. A. P	Ottawa	50	5,000	1,500
Sims, A. Haig	Montreal	100	10,000	3,000
Strachan, W	"	50	5,000	1,500
Tooke, Benj	"	50	5,000	1,500
Torrance, John	"	50	5,000	1,500
Wait, Maud A	"	8	800	240
Wilson-Smith, R	"	25	2,500	750
	Total	2,000	$200,000	$60,000

THE DOMINION LIFE ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at December 31, 1904).

Chr. Kumpf, President; P. H. Sims, Vice-President; Thos. Hilliard, Managing Director; Hon. James McMullen, W. Vandusen, Walter Wells, F. Colquhoun, S. B. Bricker, Thos. Gowdy, Hon. S. Merner, Geo. D. Forbes, W. T. Parke, Thos. Trow, David Bean.

LIST OF SHAREHOLDERS—(As at December 31, 1904).

Name.	Residence.	Amount subscribed for.	Amount paid up in Cash.
		$	$
Alexander, Robert	Galt	500	125
Baumann, A. F., M.D.	Waterloo	3,060	750
Bean, David	"	2,200	550
Bechtel, Byron E	"	400	100
Bechtel, Mrs. Jane	"	400	100
Bingeman, Jonas B.	Bloomingdale	700	175
Boles, William	Stratford	800	200
Bowers, Miss Charlotte C.	Berlin	2,400	600
Bowman, N. S.	Conestogo	8,300	2,075
Bricker, Jacob	Waterloo	7,500	1,875
Bricker, Mrs. M	Berlin	2,000	500
Bricker, Simon B	Waterloo	9,500	2,375
Bruce, Wm. M., L.D.S.	Toronto	2,000	500
Buckberrough, Daniel	Waterloo	2,300	575
Buckberrough, Miss Helen P.	"	800	200
Cargill, W. D	Cargill	18,000	4,500
Carscadden, Thos., M.A.	Galt	500	125
Chadwick, Chas. W	Toronto	500	125
Clemens, Miss Cornelia	Preston	300	75
Colquhoun, Frederick	Waterloo	5,500	1,375
Conrad, Jacob	"	5,000	1,250
Diebel, George	Waterloo	1,000	250
Elliott, Mrs. Jennie H.	Bolton	1,500	375
Elsley, Levi	Winterbourne	1,000	250
Fleming, C. A.	Owen Sound	1,500	375
Ferrier, Mrs. Annie	Guelph	1,800	450
Forbes, Geo. D.	Hespeler	19,300	4,825
Goodale, John	Milverton	3,700	925
Gillespie, Mrs. Mary	Plattsville	2,600	650
Gowdy, Thomas	Guelph	6,000	1,500
Grierson, Charles P.	Lanark	400	100
Haist, Rev. A. Y.	Stratford	2,000	500
Hamilton, Rev. A. M., M.A.	Winterbourne	2,000	500
Hespeler, Jacob	Waterloo	1,700	425
Hilliard, Arthur J.	Berlin	800	200
Hilliard, John	Bolton	1,500	375
Hilliard, Thos.	Waterloo	28,700	7,175
Hilliard, Fred. A	"	100	50
Hilliard, J. Charles	"	200	50
Hilliard, Wm. L., M.D.	"	1,100	275
Hope, James	Ottawa	3,300	825
Huehnergard, Conrad	Waterloo	1,500	375
Johnston, Wm. H.	Hay, Ont	800	200
Johnston, Mrs. Sarah M	Hay	300	75
Kumpf, Christian	Waterloo	12,700	3,175
Lackner, H. G., M.D	Berlin	1,000	250
Larkworthy, George	Stratford	3,400	850
Lockhart, R. J., M.D.	Hespeler	2,200	550
Lockie, Jas. S.	Waterloo	1,000	250
Martin, Mrs. E. M	"	5,000	1,250
McArthur, J. A., M.D.	Ottawa	1,700	425
McCall, Alexander	Simcoe	3,000	750
McDonald, Mrs. Alice	Guelph	1,700	425
McGowan, John	Alma	1,500	375
McIntosh, J. I.	Guelph	1,700	425
McKeown, Mrs. Christina I	Orangeville	1,700	425
McKay, Hugh M., M.D., estate of	Woodstock	2,000	500
McMullen, Hon. James	Mount Forest	7,800	1,950

DOMINION LIFE—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed for.	Amount paid up in Cash.
		$	$
Melvin, Robert	Guelph	1,700	425
Merner, Hon. Samuel	Berlin	5,000	1,250
Moore, H. P	Acton	1,000	250
Moore, George	Waterloo	2,400	600
Moyer, P. E. W., B.A., estate of	Berlin	1,500	375
Mulloy, Charles W	Aurora	1,700	425
Mulloy, Nelson, M.D.	Preston	1,000	250
Noecker, Chas. T., M.D	Waterloo	5,000	1,250
Noecker, Mrs. Roxanna	"	2,000	500
Oberholtzer, Owen, estate of	Bloomingdale	2,000	500
Ortwein, Rev. John W	Hensall	1,000	250
Parke, Wm. T., M.D	Woodstock	12,000	3,000
Pasmore, Mrs. Laura D	Deseronto	2,000	500
Pasmore, W. J.	Guelph	2,000	500
Peine, Louis	New Hamburg	3,500	875
Pepper, Rev. John, B.A	Palgrave	200	50
Petrie, Wm., estate of	Winterbourne	1,500	375
Ratz, John, estate of	Elmira	5,000	1,250
Ratz, Jacob	New Hamburg	5,000	1,250
Ratz, George	Elmira	2,500	625
Roos, Peter H	Waterloo	4,600	1,150
Roos, Miss Emma R	"	2,500	625
Sauder, Jeremiah	Preston	400	100
Sauder, Mrs. Tillie Vickerman	"	2,100	525
Sauder, Wm. L	Birtle, Man	400	100
Schmidt, Geo., M.B	Milwaukee, Wis	700	175
Shuh, Levi	Waterloo	15,000	3,750
Sims, Peter H	Toronto	5,000	1,250
Sims, Mrs. Peter H.	"	3,300	825
Snider, William	Waterloo	16,000	4,000
Snyder, Herbert M	"	21,100	5,275
Trow, Thomas	Stratford	3,000	750
Trow, James, M.P., estate of	"	12,000	3,000
Umbach, Rev. S. L	Naperville, Ill	1,500	375
Vandusen, Whitford	Toronto	5,000	1,250
Walker, Watson H	Waterloo	1,000	250
Ward, Henry	Toronto	800	200
Ward, Miss Elizabeth	"	800	200
Watson, Miss Phœbe A	Galt	300	75
Wells, Walter, L.D.S	Waterloo	28,300	7,075
Wells, Mrs. R.	"	3,300	825
Whaley, Thomas	Huntsville	1,000	250
Wing, Rev. M. L	Berlin	1,500	375
Young, Wm., estate of	Waterloo	8,300	2,075
Zimmermann, Mrs. Cath	"	2,200	550
	Total	$400,000	$100,000

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

LIST OF DIRECTORS—(As at December 31, 1904).

Geo. Gooderham, President; S. F. McKinnon, T. G. Blackstock, Vice-Presidents; C. D. Warren, Robert Archer, R. L. Patterson, A. E. Gooderham, J. F. W. Ross, M.D., H. Lowndes, Robert Crean.

LIST OF SHAREHOLDERS—(As at December 31, 1904).

Name.	Number of Shares.	Of which are preferred.	Amount subscribed for.	Amount paid up in Cash.
			$	$
S. F. McKinnon	100		10,000	4,500
C. D. Warren	90		9,000	4,050
R. L. Patterson	50		5,000	2,250
Robert Crean	20		2,000	900
Robert Archer	50	30	5,000	2,250
J. I. Thornton	20	10	2,000	900
Henry Lowndes	30	10	3,000	1,350
John Flett	50		5,000	2,250
James F. W. Ross	160	60	16,000	7,200
T. G. Blackstock	50		5,000	2,250
D. D. Mann	100		10,000	4,500
Geo. Gooderham (in trust)	150	75	15,000	6,750
Albert E. Gooderham	50		5,000	2,250
Geo. Gooderham	1,454	1,002	145,400	65,430
Total	2,374	1,187	$237,400	$106,830

THE DOMINION PLATE GLASS INSURANCE COMPANY.

LIST OF DIRECTORS—(As at December 31, 1904).

A. Ramsay, J. C. Holden, Chas. Tymonds, A. F. Ramsay, W. B. Ramsay, E. Dowsley.

LIST OF SHAREHOLDERS—(As at December 31, 1904).

Name.	Residence.	Amount subscribed for.	Amount paid up in Cash.
		$	$
Ramsay, A.	Montreal	20,000	8,000
Ramsay, A. F.	"	1,000	400
Ramsay, W. B.	"	1,000	400
Holden, J. C.	"	1,000	400
Tymonds, Chas.	"	1,000	400
Dowsley, E.	"	1,000	400
	Total	$25,000	$10,000

THE EQUITY FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at February 28, 1905).

Thos. Crawford, M.L.A., President; C. C. VanNorman, Vice-President; Judge Morgan, H. E. Irwin, K.C., A. F. McLaren, M.P., Wm. Hendrie, jr., David Carlyle, Stephen Noxon, W. Vandusen, W. Greenwood Brown, D. Hibner, Wm. Govenlock.

LIST OF SHAREHOLDERS—(As at December 31, 1904).

Name.	Residence.	Amount subscribed for.	Amount paid up in Cash.
		$	$
Ainlay, Thomas	Mount Forest	500	150
Allen, Herbert P.	London	1,000	300
Alexander, A. W.	Guelph	1,000	300
Alexander, Dr. W. H.	Toronto	1,000	300
Armstrong, Philander B.	New York	10,000	3,000
Arthur, Dr. J. Robins	Collingwood	1,000	300
Bailey, James	Harriston	500	150
Baldwin, G. S.	Aurora	2,000	600
Ball, George	Barrie	1,000	300
Barrett, Harold	Port Hope	500	50
Barrick, Dr. E. J	Toronto	1,000	300
Beattie, James	Seaforth	500	150
Begg, Herbert	Toronto	1,000	300
Bell, Edwin	Chatham	3,000	900
Berry, Hartley	Brantford	2,000	600
Bell, Judge A.	Chatham	4,000	1,200
Biggar, W. H., K.C.	Montreal	1,000	300
Blair, George F.	Brussels	1,000	300
Boles, Jas. P.	Ingersoll	2,000	600
Bonnick, Mrs. Esther Louis	Toronto	1,000	300
Bonnick, Chas.	Toronto	1,000	300
Boyer, J.	Kincardine	1,000	300
Bristol, Carrie E.	Port Huron, Mich	1,000	100
Brown, F. Clement	Toronto	1,000	300
Brown, Wm. Greenwood	"	5,000	1,500
Brown, Wm. Greenwood (in trust)	"	11,400	3,420
Brown, Mrs. Margaret	"	10,000	3,000
Brook, B. F.	Listowel	1,000	300
Bruce, E. W.	Toronto	1,000	150
Bruce, Dr. Wm. M.	Listowel	2,000	600
Burgess, Herbert H.	Owen Sound	1,500	450
Burr, Emma C.	Guelph	2,000	600
Burr, F. C.	"	4,000	1,200
Burr, M. W.	"	2,500	750
Burritt, A. & Co	Mitchell	5,000	1,500
Cable, William	Toronto	1,000	300
Cameron, Emily & Maud	Petrolea	1,000	200
Cameron, John H.	Brussels	1,500	450
Campbell, Arch. G.	Harriston	1,000	300
Carlyle, David.	Toronto	9,700	2,910
Carlyle, Isabel	"	300	90
Carpenter, E. R.	Collingwood	1,000	300
Carroll, estate of Mrs. Ellen	Richmond Hill	1,000	300
Carscadden, Thomas	Galt	6,000	1,800
Carscadden, Nellie E.	"	3,000	900
Carson, Samuel.	Meaford	1,000	300
Chisholm, W. D.	Belleville	1,000	250
Chrysler, M. A.	Cambridge, Mass	1,000	300
Cockburn, A. P.	Toronto	1,000	300
Cody, W. S.	Windsor	1,000	300
Colbeck, F. C.	Toronto Junction	3,000	900
Cormack, James	Guelph	2,000	600
Connell, Dr. J. C.	Kingston	1,000	300
Cooke, John C.	Kincardine.	1,000	300
Courtice, Rev. A. C., D.D.	Toronto	2,000	600
Crawford, G. S.	"	2,000	600
Bywater, A. E.	Trenton	1,500	150

THE EQUITY FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed for.	Amount paid up in Cash.
		$	$
Crawford, Thos., M.L.A	Toronto	10,000	3,000
Cressman, Alva W.	Peterborough	1,000	300
Cressman, Clara	"	1,000	300
Dow, Dr. W. G.	Owen Sound	1,000	300
Dufton & Sons	Stratford	500	100
Dunlop, James	Hamilton	1,000	300
Eakins, Thomas	Harriston	500	150
Egan, Chas.	Petrolea	500	150
Elliot, Wm. A.	Mitchell	5,000	1,500
Elliott, Dr. A. G	Lucknow	1,000	300
Elliott, C. H.	London	1,000	300
Escott, Marion Minerva	"	1,000	300
Farran, W. W.	Clinton	1,000	300
Ferrier, Mrs. Annie	Guelph	500	150
Ferguson, D. M.	Stratford.	1,000	300
Filsinger, F. B.	Toronto	2,000	600
Follett, Jos. J.	"	1,000	300
Ford, Thos. S	Mitchell	1,000	300
Forrester, estate of Andrew	"	5,000	1,500
Fowke, F. L.	Oshawa	1,000	300
Frawley, M. J	Barrie	2,000	600
Fowler, H. C	Toronto	1,000	300
Frost, Geo., estate	Tilsonburg	1,000	300
Gibson, Rev. John	Thornhill	1,000	300
Gilles, John	Teeswater	1,000	300
Goodale, Marion	Milverton	1,000	100
Goodale, Elizabeth	"	1,000	100
Gourlay, Richard	Toronto Junction	2,000	600
Gourlay, Mrs. Ida Gertrude	" "	2,000	600
Govenlock, William	Seaforth	20,000	6,000
Gowan, Sen. J. R.	Barrie	1,000	300
Gowans, John, estate of	Toronto	2,000	600
Gray, Mrs. Mary	Victoria, B.C.	1,000	100
Groves, Dr. A.	Fergus.	1,000	300
Hales, James.	Toronto	1,000	300
Hall, Z. A.	Penetanguishene	1,000	300
Hallam, estate of John	Toronto.	1,000	300
Halls, Mrs. Charlotte	Goderich	2,000	600
Hara, F. N.	Merriton	500	150
Hawk, Dr. Albert	Galt	5,000	500
Hawley, Deborah	Belleville	2,500	750
Haywood, Alfred.	Toronto	1,000	300
Henwood, A. J. & Jas. W. Digby, in trust	Brantford	700	210
Henwood, Alfred J	"	700	210
Henwood, Geo. D.	"	600	180
Henwood, Dr. A. J., estate of	"	5,000	1,500
Hibner, D.	Berlin	10,000	3,000
Hill, Jonathan	Toronto.	4,000	1,200
Hiscox, William	Port Perry	500	150
Hendrie, Wm., jr.	Hamilton.	5,000	1,500
Hortin, Wm., estate of	Windsor	2,000	500
Houston, John	Clinton.	1,000	300
Howell, F. J	Hamilton.	500	150
Irwin, Dr E. F.	Weston.	5,000	1,500
Irwin, H. E.	Toronto.	7,500	2,250
Irwin, John W.	Clinton	1,000	300
Jarvis, Chauncey G.	London	500	150
Jenkins, Frederica E.	Toronto.	1,000	300
Jennings, estate of B	"	500	150
Jewell, John	Harriston	500	150
Keefer, J. G.	Norwood	2,000	600
Kerr, James	Sarnia	1,500	450
King, W. C.	Bowmanville	14,000	4,200
Knox, John	Norwood	2,000	600

THE EQUITY FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed for.	Amount paid up in Cash.
		$	$
Lash, Jean Anderson	Montreal	5,000	1,500
Lewis, William	Mount Forest	500	150
Leonard, H. F.	Brantford	1,500	450
Luke, Sidney	Tilsonburg	1,000	300
McArthur, Alex	Seaforth	15,000	4,500
McCamus, D. N	Sarnia	1,000	300
McCamus, Rev. J. A	Wellington	1,000	300
McCullough, Dr. Hugh A	Toronto	1,000	100
McCrimmon, Dr. Jno	Kincardine	500	150
McDiarmid, H. F	Ingersoll	2,000	600
McDonald, Mrs. Alice	Guelph	500	150
McEvers, Laura A	Cobourg	2,000	600
McIntosh, James Innes	Guelph	500	150
McKay, A. B., estate of	Woodstock	1,000	300
McKeown, Mrs. Christiana I	Orangeville	500	150
McLean, Dr P. D	Woodbridge	2,000	600
McMurchie, Jas	Blyth	1,000	300
McLaren, A. F., M.P	Stratford	2,000	600
McPherson, Jas. A	Kincardine	500	150
Manning, Alex., trustees estate	Toronto	5,000	1,500
Manning, Wm	Coldwater	1,000	300
Marr, John	London	1,000	300
Marshall, Noel	Toronto	500	150
Martin, Dr. G. S	Toronto Junction	1,000	300
Matthews, Asa	Toronto	1,000	300
Meikle, Dr. T. D	Mount Forest	1,000	300
Meiklejohn, John	Harriston	500	150
Meyers, Arch. J	Listowel	2,000	600
Mills, J. S	Toronto	2,000	600
Mills, Mrs. James	Calgary	1,000	300
Mills, Thos. A	Wingham	500	150
Moore, Lucy A. and A. M. Robinson, ex't'rs	Goderich	500	150
Morden, Dr. Jas. B., estate	Picton	2,000	200
Morgan, Edward Judge	Toronto	5,000	1,500
Morgan, Joseph	Walkerton	1,000	300
Moyer, Dr. Sylvester	Galt	1,000	100
Munn, Angus	Ripley	1,000	300
Murdock, John G	Lucknow	1,000	300
Murray, Rev. John L	Kincardine	2,000	600
Murray, Thos	Owen Sound	1,000	300
Murray, R W	Toronto	1,000	300
Nairn, Chas. A	Goderich	2,000	600
Needler, Wm	Lindsay	10,000	3,000
Nichol, Dr. Wm	Brantford	1,000	300
Nightingale, Jas	"	1,000	300
Norris, Jas.	Walkerton	1,000	300
Noxon, Stephen	Ingersoll	2,000	600
Noxon, W. R	Brooklyn, N.Y	1,000	100
Noxon, T. H., estate	Bakersfield, Cal	2,000	200
Ormerod, G. W. (in trust)	East Toronto	1,000	300
Packham, Jas. J	Owen Sound	1,000	300
Pickard, Emma C	Seaforth	500	150
Piggott, John	Chatham	1,000	300
Pinch, John S	Owen Sound	1,000	300
Platt G. D	Picton	1,000	300
Porter, Geo	Goderich	1,000	300
Rance, H. T	Clinton	3,500	1,050
Rae, George M	Toronto	4,500	1,350
Reedy, Geo	"	1,000	300
Reynolds, R. W	Norwood	1,000	300
Richards, John	Picton	10,000	3,000
Riley, C. W	Ingersoll	2,000	600
Robertson, R. J	"	1,000	300
Robertson, Wm. J	St. Catharines	1,000	300

SESSIONAL PAPER No. 8

THE EQUITY FIRE INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed for.	Amount paid up in Cash.
		$	$
Rogers, T. G. (in trust)	Toronto	3,000	900
Ross, C. G	Newmarket	1,000	300
Richardson, Miss Elizabeth L	Aurora	2,000	600
Schaefer, H. M	Milverton	500	150
Seager, Annie K	Philadelphia	2,000	600
Seagram, A. W	Toronto	2,500	750
Shortt, Prof. Adam	Kingston	500	150
Simpson, W. Graham	Toronto	500	150
Sloan, John	Galt	2,000	600
Smith, Dr. A. Dalton	Mitchell	4,000	1,200
Smith, Dr. J. C	Barrie	1,000	300
Smith, John	Tilsonburg	2,000	600
Smith, Wm	Brockville	1,000	300
Smith, W. F	Philadelphia	1,600	480
Spratt, W. A	Hamilton	1,000	300
Stalker, Dr. Malcolm	Walkerton	1,000	300
Stevenson, H. M	Toronto	6,000	1,800
Stewart, Robert	Guelph	1,000	300
Stickney, Stephen W	Buffalo, N.Y.	3,000	300
Stiver, Reuben A	Unionville	500	150
Strang, Rose I	Goderich	500	150
Strang, Hugh I	"	500	150
Strath, Robt. S	Toronto	1,000	100
Strathy, Gerard B	Barrie	1,000	300
Tatham, Sidford	Listowel	1,000	300
Taylor, Alfred	Galt	2,000	600
Teasdall, Dr. W. J	London	1,000	200
Tudhope, W. R	Toronto	2,000	600
Turner, Mrs. Edith E	"	1,000	300
Turner, Mrs. Carrie T	Chatham	2,000	600
Vandusen, W	Toronto Junction	5,000	1,500
Vandervoort, Ida M	Sidney Crossing	1,000	300
VanNorman, Chas. C	Toronto	6,000	1,800
VanNorman, H. R	New York	4,000	1,200
Walker, John A., K.C	Chatham	1,000	300
Waterhouse, James	Ingersoll	2,000	400
Warren, Fred	Toronto Junction	1,000	300
Wells, Dr. S. M	Barrie	1,000	300
Wells, W. C	Belleville	2,000	600
White, James	Woodstock	1,000	300
Wesley, Samuel	Barrie	2,000	600
White, J. W	Chatham	1,000	300
White, W. J. B. (in trust)	Kingston	500	150
Wightman, Robt	Owen Sound	1,000	300
Wilkins, F. W	Norwood	2,000	600
Wilkinson, A. W	Barrie	1,000	300
Williams, Rev. Daniel	Belleville	10,000	3,000
Williams, John	"	2,000	600
Williams, Miss M. P	Norwood	1,000	300
Wilson, James & Sons	Fergus	500	150
Woods, Walter	Hamilton	1,000	300
Yates, H. R	Brantford	1,000	100
Young, Rev. Jno	Hamilton	500	150
Yule, Alex	Harriston	1,000	300
Yule, John	Guelph	2,000	600
Zeigler, Dr O. H	Toronto	500	150
Total		$500,000	$144,650

THE EXCELSIOR LIFE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at December 31, 1904).

David Fasken, President; S. J. Parker, Ruliff Grass, Vice-Presidents; Geo. Gooderham, Thos. Long, John Ferguson, M.D., J. F. W. Ross, M.D., L.R.C.P., W. J. McFarland, Alex. Fasken, Geo. E. Weir, W. F. B. Colter, R. W. Gordon, Wm. Harvey, J. S. Knechtel and Joseph Wright.

LIST OF SHAREHOLDERS—(As at December 31, 1904).

Name.	Residence.	Amount Subscribed for.	Amount Paid in Cash.
		$	$
Allison, W. H. R.	Picton	100	15
Armstrong, John R.	Ottawa	1,000	150
Bullis, W. H., M.D.	Rochester, N.Y.	1,500	225
Burkinshaw, F. A.	Toronto	700	105
Booth, Robert	Pembroke	5,000	750
Bennett, Edward	Kingston	1,000	150
Breese, Wm.	Chatsworth	100	15
Ball, Wm.	Chatham	500	75
Brown, Mrs. Cornelia C.	Owen Sound	2,900	435
Clarke, estate of Rev. R. (Mrs. Frances Clarke, executrix)	Millbrook	1,400	210
Clubb, A.	Toronto	100	15
Colter, W. F. B., L.D.S.	Sarnia	5,000	750
Campbell, Peter	Peterboro'	700	105
Creasor, A. D.	Owen Sound	2,500	375
Cooke, J. C.	Kincardine	500	75
Campbell, Capt. P. M.	Collingwood	500	75
Craig, James	Owen Sound	200	30
Dixon, Geo	Toronto	400	60
Dickson, Mrs. Jessie	Pembroke	1,000	150
Doty, C. F.	Oakville	1,000	150
Dow, W. G., M.D.	Owen Sound	5,000	750
Dunlop, Mrs. M. E	Pembroke	1,000	150
Ego, Angus, M.D.	Markdale	700	105
Ewens, Wm.	Owen Sound	2,000	300
Ferguson, John, M.D.	Toronto	2,000	300
Fasken, David	"	189,600	28,440
Foulds, J. G.	Johannesburg	2,000	300
Falls, A. F.	Chatham	500	75
Forham, M.	Owen Sound	1,000	150
Frawley, M. J.	Barrie	1,000	150
Fasken, Alex.	Toronto	1,400	210
Gaskin, Capt. J	Kingston	2,000	300
Gulledge, E. H.	Oakville	5,000	750
Gillies, James	Carleton Place	7,900	1,185
Gillies, Wm.	"	5,500	825
Gowan, Hon. J. R.	Barrie	6,500	975
Gordon, Robt. W.	Pembroke	2,900	435
Gordon, George	"	2,900	435
Gooderham, Geo.	Toronto	81,300	12,195
Grass, Ruliff	"	29,000	4,350
Grass Mrs. S. M.	"	6,500	975
Hopper, Wm. H.	Cobourg	1,000	150
Henderson, Jonathan	Barrie	1,000	150
Howell, Chas.	Owen Sound	1,000	150
Harvey, William	Winnipeg	18,700	2,805
Johnson, J. R.	Streetsville	300	45
Johnson, W. H., M.D.	Fergus	1,400	210
Kennedy, R. A., M.D.	Ottawa	1,400	210
Kerr, Wm.	Cobourg	100	15
Knechtel, J. S.	Hanover	500	75
Kilbourne, G. S.	Owen Sound	1,800	270
Latimer James, estate of.	Carleton Place	400	60
Long, Thos	Toronto	2,900	435
Laird Bros.	Dresden	2,100	315
Mitchell, C. W	Ottawa	1,000	150

THE EXCELSIOR LIFE INSURANCE COMPANY—Concluded.

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid in Cash.
		$	$
Morgan, J. D.	Dundalk	1,500	225
Macpherson, Angus.	Markdale	1,400	210
McKean, Edw. W.	Collingwood	2,100	315
McCleary, Wm.	Thorold	200	30
McCarroll, Thos.	Meaford	100	15
McCormick, Andrew.	Ottawa	1,000	150
McCullough, Thos.	Chatsworth	500	75
McDonald, John	"	500	75
McFarland, W. J.	Toronto	5,500	825
McFaul, A. W.	Owen Sound	900	135
McEwens, Mrs. Helen.	Carleton Place	2,400	360
Notter, Mrs. F. J.	Owen Sound	4,000	600
Osburn, Mrs. M. J.	Toronto	500	75
Parker, S. J.	Owen Sound	12,500	1,875
Price, Carson	Holland Centre	300	45
Redfern, J. W.	Owen Sound	1,000	150
Robertson, Capt. W. T.	"	700	105
Ronan, J. H.	Sarnia	1,000	150
Ross, Miss M. E.	Barrie	500	75
Ross, W. A., M.D.	"	600	90
Ross, J. F. W., M.D.	Toronto	8,600	1,290
Shaw, Abraham.	Kingston	200	30
Schmidt, Geo.	Pembroke	500	75
Smart, A. M., in trust	London	2,100	315
Smith, H. B.	Owen Sound	5,000	750
Tinning, J. B.	Toronto	100	15
Thompson, J. E.	Arnprior	500	75
Whiteside, T. R.	Toronto	200	30
Wells, W. C.	Buffalo, N.Y.	100	15
Wells, Mrs. W. C.	"	100	15
Woolings, James.	Toronto	600	90
Weir, Geo. E.	Dresden	2,900	435
Weir, Miss Caroline.	"	4,300	645
Weir, Miss Catherine.	"	4,300	645
Wedge, Geo.	Thorold	300	45
Ward, G. D., estate of	Cobourg	500	75
Woolings, Mrs. A. B.	Toronto	100	15
Wrenshall, Miss A. B.	Brantford	1,000	150
Weddell, Robert	Trenton	5,000	750
Wright, Joseph	Toronto	11,000	1,650
	Total	$500,000	$75,000

FEDERAL LIFE ASSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at December 31, 1904).

M. H. Aikins, M.D., David Dexter, Hon. Geo. E. Foster, Hon. J. M. Gibson, T. C. Haslett, Wm. Kerns, Hugh Murray, Hon. E. McLeod, John Potts, D.D., Rev. John G. Scott, Rev. A. E. Russ, John Wakefield, D.D., A. Woolverton, M.D.

LIST OF SHAREHOLDERS—(As at December 31, 1904.)

Name.	Residence.	Amount subscribed.	Amount paid in Cash.
		$	$
Aikins, M. H., M.D	Burnhamthorpe	20,000	2,600
Aikins, H. W., M.D., in trust	Toronto	3,000	390
Austin, W. H	Trenton	10,000	1,300
Agar, Amos, (estate)	Brampton	6,000	780
Atherton, Alfred B	Fredericton, N.B.	1,000	130
Aikins, H. W., M.D	Toronto	15,000	1,950
Aikins, Mrs. Amie D	Cleveland, Ohio	10,000	1,300
Alton, Mrs. Charlotte K	Nelson, Ont	5,000	650
Bowes, Jos. W	Boyne	10,000	1,300
Beatty, Jas. H. (estate)	Toronto	47,100	6,162
Brock, Mrs. Marion	Kingston	1,400	182
Broadfield, Mrs. M	Toronto	5,000	650
Bates, Thomas P	California	7,100	923
Burns, Miss S. C	Hamilton	5,000	650
Cline, Mrs. Sarah	Appleby	5,000	650
Cobb, Rev. Thomas	Toronto	1,000	130
Colling, Rev. Thomas	Wiarton	3,600	468
Campbell, Mrs. E. H	Peterboro'	1,000	130
Coleman, Miss Helena J	Toronto	2,000	260
Cummings, Samuel, M.D	Hamilton	10,500	1,365
Dexter, David	"	51,600	6,708
Dexter, David, (in trust)	"	146,700	19,071
Dexter, Mrs. I	"	5,000	650
Dawson, H. W	Toronto	2,000	260
Davis, W. H	Hamilton	5,000	650
Dexter, Miss Zella R	"	10,000	1,300
Edgecombe, F. B	Fredericton, N.B.	1,400	182
Fleming, D. G., M.D	Chatham	2,000	260
Fairfield, B. C	St. Catharines	5,000	650
Foster, Hon. G. E	Toronto	2,000	260
Freeman, Jas. A	Brantford	3,000	390
Gundy, Rev. Jas., (estate)	Scotland, Ont.	2,000	260
Griffith, Rev. Thomas	Montreal	2,500	325
Goodwin, James	Grimsby	5,000	650
Gibson, Hon. J. M	Hamilton	2,000	260
Haslett, Thos. C	"	48,000	6,240
Haslett, Thos. C. (in trust)	"	5,000	650
Harris, Rev. Jas	Guelph	7,100	923
Hanson, Chas. A	Montreal	4,300	559
Hanson, Wm	"	3,600	468
Hunter, William (estate)	Hamilton	3,000	390
Hanger, Harriet	Hyderville, Vt., U.S.	1,600	208
Hanger's Slate Works	" "	200	26
Hewitt, Rev. W. J., (estate)	Liverpool, Eng.	4,000	520
Hay, W. D	Toronto	400	52
Hough, Mrs. Annie M	"	10,000	1,300
Irwin, Jas., (estate)	Prescott	5,000	650
Kerns, William	Burlington	44,500	5,785
Kettlewell, Rev. Wm	St. Thomas	9,000	1,170
Kettlewell, Wilfrid C	Toronto	1,000	130
Kinghorn, Wm	Douglas, N.B.	1,000	130
Leitch, Rev. R. H	Belleville	2,500	325
Might, Rev. Samuel	Smith's Falls	10,000	1,300
Manley, Rev. J. G	Deer Park	1,000	130
Metcalfe, Clara W	Holyoke, Mass	7,200	936
Morris, R. S	Hamilton	5,000	650
Murray, Hugh	"	10,100	1,313

SESSIONAL PAPER No. 8

FEDERAL LIFE ASSURANCE COMPANY OF CANADA—*Concluded.*

LIST OF SHAREHOLDERS—(As at December 31, 1904)—*Concluded.*

Name.	Residence.	Amount subscribed.	Amount paid in Cash.
		$	$
McCallum, Rev. Jos. (estate)	Toronto	1,400	182
McIntyre, Rev. C. E.	Napanee.	2,000	260
McLeod, Hon. E.	St. John	2,000	260
Macpherson, T. H. (estate)	Hamilton	20,000	2,600
MacAdam, Mrs. S.	Vancouver	3,600	468
McLachlan, Mrs. A. E.	Hamilton	8,000	1,040
McCutcheon, Mrs. M. J. O.	Toronto	33,500	4,355
Potts, Rev. John	"	38,000	4,940
Potts, Margaret	"	1,000	130
Potts, John E.	Ottawa	2,500	325
Potts, Frank H	Toronto	2,500	325
Potts, Margaret E.	"	2,500	325
Potts, Edna R	"	2,500	325
Popham, Mrs. M. E.	Montreal	2,800	364
Russ, Rev. A. E.	Woodstock	31,400	4,082
Ross, Rev. Jas. S.	Walkerton	2,900	377
Russ, Mrs. Esther C.	Woodstock	4,300	559
Scott, Rev. John G.	Paris, Ont.	57,500	7,475
Scott, Rev. John	Toronto	1,000	130
Smoke, S. C.	"	2,900	377
Sutherland, Rev. A.	Toronto	2,000	260
Strachan, Mrs. E. S.	Hamilton	9,500	1,235
Sutherland, Mrs. Helena	Toronto	15,700	2,041
Sharp, Miss Alla D.	Cincinnati, Ohio	1,000	130
Shepherd, Mrs. Lillian.	Ingersoll	1,400	182
Stephens, L. F.	Hamilton	200	26
Thomson, Jas.	Hamilton	3,000	390
Turk, Mrs. E. C.	Owen Sound	11,400	1,482
Van Wart, Mrs. Louise	New Orleans, La.	2,000	260
Wakefield, Rev. John	Toronto.	22,500	2,925
Willmot, Austin (estate)	Milton.	10,000	1,300
Watson, Rev. W. C.	Brampton.	8,000	1,040
Warden, Rev. Robert H	Toronto	2,500	325
Whiting, Rev. R. (estate)	Kingston	10,000	1,300
Wood, Hon. Josiah.	Sackville, N.B.	2,000	260
Woolverton, A., M.D.	Hamilton.	44,500	5,785
Wright, Dr. H. A.	Detroit, Mich.	6,000	780
Wilson, Mrs. Isabella.	Toronto	14,300	1,859
Woolverton, Theoron.	New York	2,600	338
Wakefield, Miss F. E.	Toronto	1,400	182
Willoughby, Rev. N. R.	Brantford	10,000	1,300
	Total	$ 1,000,000	$ 130,000

THE GREAT-WEST LIFE ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at December 31, 1904.)

Alexander Macdonald, President; J. Herbert Mason, H J. MacMacdonald, K.C., George F. Galt, Vice-Presidents; J. H. Brock, Managing Director; A. M. Nanton, P. C. McIntyre, George R. Crowe, R. T. Riley, Geo. W. Allan, Andrew Kelly, Sir Daniel H. McMillan.

LIST OF SHAREHOLDERS—(As at December 31, 1904.)

Name.	Residence.	Number of Shares.	Amount subscribed.	Amount paid in Cash.
			$	$
Anderson, J. P., estate of	Winnipeg	8	800	200
Allan, Rev. James	Sault Ste. Marie	20	2,000	500
Audette, L. A.	Ottawa	80	8,000	2,000
Allan, G. W.	Winnipeg	430	43,000	10,750
Ames, H. B.	Montreal	10	1,000	250
Aikins, J. S.	Winnipeg	40	4,000	1,000
Ashdown, Mrs. M. J	Swan River	5	500	125
Alexander, Mrs. M	Winnipeg	25	2,500	625
Ashdown, J. H.	"	300	30,000	7,500
Alloway, W. F.	"	50	5,000	1,250
Aikins, J. A. M.	"	200	20,000	5,000
Axford, Mrs. A. M.	Belmont	5	500	125
Bond, J. M.	Guelph, Ont	10	1,000	250
Baker, E. Crow	Victoria	40	4,000	1,000
Brock, J. H	Winnipeg	196	19,600	4,900
Brock, G. R.	"	10	1,000	250
Brock, F. F	"	10	1,000	250
Brock, W. R.	Toronto	100	10,000	2,500
Baskerville, C. A.	Winnipeg	40	4,000	1,000
Bright, A.	"	20	2,000	500
Beck, G. S., M.D.	Port Arthur	40	4,000	1,000
Byrnes, H.	Winnipeg	20	2,000	500
Bolton, Mrs. Myles C	Maple Creek	25	2,500	625
Brouse, Mitchell & Co.	Toronto	60	6,000	1,500
Beck, H. H., in trust	Winnipeg	6	600	150
Bawlf, N.	"	30	3,000	750
Blanchard, R. J., M.D.	"	100	10,000	2,500
Broad, R. L.	Wolseley	15	1,500	375
Bannister, Mrs. E. E.	Montreal	80	8,000	2,000
Balfour, G. H.	Quebec	10	1,000	250
Brown, J. R.	Montreal	10	1,000	250
Black, Jane E.	Morden	3	300	75
Cross, A. E.	Calgary	8	800	200
Cowan, James	Portage la Prairie	70	7,000	1,750
Cowan, S. B., M.D	"	50	5,000	1,250
Cowan, H. J.	"	50	5,000	1,250
Cowan, Thos. H.	"	50	5,000	1,250
Clayton, F. W.	"	10	1,000	250
Crowe, G. R.	Winnipeg	105	10,500	2,625
Crowe, Mrs. G. R	"	25	2,500	625
Clarke, S. P.	"	32	3,200	800
Clark, Mrs. S. P.	"	18	1,800	450
Campbell, C. S.	Montreal	100	10,000	2,500
Cain, J., estate of	Virden	20	2,000	500
Campbell, Magdalen	Toronto	10	1,000	250
Carscadden, Mrs. C. E.	Riverside, California	40	4,000	1,000
Carscadden, J. D.	"	40	4,000	1,000
Champion, H. T.	Winnipeg	40	4,000	1,000
Cross, W.	"	20	2,000	500
Campbell, Mrs. M.	Toronto	20	2,000	500
Campbell, H. M.	"	20	2,000	500
Culver, W. H., estate of	Winnipeg	60	6,000	1,500
Creba, W.	Maple Creek	5	500	125
Campbell, Hon. C. H	Winnipeg	125	12,500	3,125
Campbell, Peter	Carman	40	4,000	1,000
Campbell, Isaac, K.C.	Winnipeg	42	4,200	1,050
Campbell, R. J.	"	20	2,000	500

SESSIONAL PAPER No. 8

THE GREAT-WEST LIFE ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—(As at December 31, 1904.)—*Continued.*

Name.	Residence.	Number of Shares.	Amount subscribed.	Amount paid in Cash.
			$	$
Cameron, A.	Oak Lake	30	3,000	750
Chown, H. H., M.D.	Winnipeg	100	10,000	2,500
Cass, E.	"	8	800	200
Campkin, H. H.	Indian-Head	5	500	125
Cannon, C. R. L.	Belmont	10	1,000	250
Drewry, E. L.	Winnipeg	40	4,000	1,000
Dancer, C. H.	"	10	1,000	250
Dixon, Bros.	Maple Creek	215	21,500	5,375
Dixon, Mrs. Isaac	"	25	2,500	625
Drayton, Mrs. C. R.	Winnipeg	16	1,600	400
Dunsford, Mrs. C. R.	Morden, Man.	2	200	50
Donald, W. A.	Pilot Mound	50	5,000	1,250
Dick, Miss S.	Winnipeg	80	8,000	2,000
Duffin, S., estate of	"	20	2,000	500
Duncan, Jas.	Glenboro	2	200	50
Ewen, A.	New Westminster	50	5,000	1,250
Erb, E., estate of	Victoria	20	2,000	500
Elliott, Mrs. E.	Langley Prairie	25	2,500	625
Evans, Mrs. E. I.	Winnipeg	25	2,500	625
Forsyth, George	Regina	60	6,000	1,500
Fletcher, Mrs. A.	New York	20	2,000	500
Findlay, F. G., M.D.	Montreal	20	2,000	500
Fyshe, Thomas.	"	20	2,000	500
Fraser, A. W.	Ottawa	20	2,000	500
Flumerfelt, A. C.	Victoria	130	13,000	3,250
Fox, C. H.	Portage la Prairie	10	1,000	250
Farrell, E. estate of	Halifax	10	1,000	250
Fuller, J. G.	Granby	5	500	125
Fisher, Mrs. C. D.	Brandon	2	200	50
Fullerton, W.	Montreal	40	4,000	1,000
Fraser, J. M.	Pilot Mound	20	2,000	500
Frame, J. F.	Virden, Man.	40	4,000	1,000
Galbraith, R. L. T.	Fort Steele	5	500	125
Garland, W., estate of	Portage la Prairie	30	3,000	750
Galt, G. F.	Winnipeg	40	4,000	1,000
Girvin, J. A.	"	100	10,000	2,500
Galt, Mrs. G. F.	"	200	20,000	5,000
Galt, John	"	40	4,000	1,000
Gordon, J. C.	"	10	1,000	250
Graham, H. C.	Brandon	20	2,000	500
Green, Mrs. T. D.	Dawson	20	2,000	500
Galletly, A. J. C.	Victoria, B.C.	2	200	50
Henderson, F. G. A.	Brandon	30	3,000	750
Howitt, H., M.D.	Guelph, Ont.	40	4,000	1,000
Hillier, George	Cranbrook	40	4,000	1,000
Hall, J. D.	Vancouver	10	1,000	250
Hall, Miss E. E.	Prince Albert	10	1,000	250
Holland, C. A.	Victoria	60	6,000	1,500
Halstead, Rev. W.	Portage la Prairie	20	2,000	500
Hendrie, J. S.	Hamilton	100	10,000	2,500
Halse, G. H.	Vancouver	25	2,500	625
Henderson, H. E.	Brandon	10	1,000	250
Holt, J. E.	Newton Robinson	1	100	25
Hewat, W. R. C.	Halifax	10	1,000	250
Heron, Martha	Toronto	10	1,000	250
Hamilton, L. A.	Lorne Park	10	1,000	250
Hurtley, T.	Winnipeg	40	4,000	1,000
Hutchings, E. F.	"	20	2,000	500
Hogg, Rev. Jos., in trust	"	60	6,000	1,500
Hogg, Rev. Jos.	"	20	2,000	500
Hogg, Mrs. Jos., estate	"	32	3,200	800
Housser, I. W.	Calgary	10	1,000	250

THE GREAT-WEST LIFE ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Number of Shares.	Amount Subscribed.	Amount paid.
			$	$
Henry, Miss Jane	Toronto	30	3,000	750
Henry, William	Wexford, Ont.	20	2,000	500
Henry, James	Toronto	20	2,000	500
Hunt, J. D	Carberry	10	1,000	250
Irving, J	Victoria, B.C.	20	2,000	500
Johnston, W	Winnipeg	4	400	100
Jardine, A	"	30	3,000	750
Keddy, John	Brandon	20	2,000	500
Kelly, A	"	50	5,000	1,250
Kennedy, Margaret, estate of	Toronto	10	1,000	250
Kerr, Robert	Montreal	10	1,000	250
Lyster, Jas	"	100	10,000	2,500
Lyster, C. N	Kirkdale	50	5,000	1,250
Langley, C	Schenectady, N.Y.	10	1,000	250
Little, J. W	London, Ont.	20	2,000	500
Love, Mrs. John	Winnipeg	30	3,000	750
Marlett & Housser	Portage la Prairie	10	1,000	250
Milroy, T. M., M.D	Winnipeg	100	10,000	2,500
Millar, T. B	Portage la Prairie	20	2,000	500
Mundie, J	Montreal	16	1,600	400
Mudge, H. J	"	40	4,000	1,000
Meredith, Henry	Brandon	120	12,000	3,000
Mason, J. Herbert	Toronto	400	40,000	10,000
Muttlebury, G. A	Winnipeg	60	6,000	1,500
Morse, F. M	"	8	800	200
Marani, C. J	Toronto	60	6,000	1,500
Mitchell, W. J	"	25	2,500	625
Monk, G. W	"	20	2,000	500
Marsh, G. W	Elkhorn, Man	10	1,000	250
Morton, E	Carberry	5	500	125
Marsh, D. W	Calgary	20	2,000	500
Marsh, G. T	Regina	300	30,000	7,500
Marsh, G. H	"	50	5,000	1,250
Milne, Alex	Winnipeg	4	400	100
Montgomery, E. W., M.D	"	5	500	125
McLaren, J. B	"	20	2,000	500
McLenaghan, James	Toronto	60	6,000	1,500
McIntyre, P. C	Winnipeg	80	8,000	2,000
Macdonald, Hon. H. J	"	200	20,000	5,000
McKenzie, Kenneth	"	20	2,000	500
McDonald, D. H	Fort Qu'Appelle	70	7,000	1,750
McDiarmid, J., M.D	Brandon	10	1,000	250
Macdonald, J. C	Winnipeg	20	2,000	500
McKim, J. M	Toronto	50	5,000	1,250
McNaughton, R. D., in trust	Moosomin	10	1,000	250
McNee, Mrs. I	Windsor, Ont.	80	8,000	2,000
McQuaker, Wm	Winnipeg	40	4,000	1,000
Macdonald, A	"	100	10,000	2,500
Macdonald, A., in trust	"	60	6,000	1,500
Macdonald, Mrs. A	"	20	2,000	500
McMillan, Sir D. H	"	90	9,000	2,250
McLeod, Mrs. Agnus	Morden	3	300	75
Nanton, A. M	Winnipeg	260	26,000	6,500
Nation, F	Brandon	20	2,000	500
O'Brien, Mrs. M. J	Portage la Prairie	50	5,000	1,250
Osler, E. B	Toronto	200	20,000	5,000
Purdon, W. F., estate of	Stony Mountain	5	500	125
Payzant, J. Y	Halifax	40	4,000	1,000
Peterson, C. W	Chicago	10	1,000	250
Patton, F. L	Winnipeg	20	2,000	500
Patton, F. L., in trust	"	90	9,000	2,250
Patterson, A. J	Conway, Man.	5	500	125
Phillips, F	Winnipeg	40	4,000	1,000

THE GREAT-WEST LIFE ASSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Number of Shares.	Amount subscribed.	Amount paid.
			$	$
Paddon, J. A.	St. Johns, Nfld.	10	1,000	250
Plaistead, Rev. H.	Dunham, Que.	10	1,000	250
Quinn, John	Brandon	2	200	50
Robson, D.	New Westminster	10	1,000	250
Rogers, Mrs. R. A.	Winnipeg	10	1,000	250
Richardson, R. D.	"	10	1,000	250
Riley, C. S	"	20	2,000	500
Ross, John	Edmonton	5	500	125
Ralston, A. J.	Toronto	60	6,000	1,500
Riley, R. T.	Winnipeg	300	30,000	7,500
Rowand, Rev. W. L. H.	Fort William	6	600	150
Rowland, Rev. W. L. H (in trust)	"	1	100	25
Rowland, Rev. W. L. H., in trust	"	1	100	25
Rowland, Mrs. S. M.	"	4	400	100
Robinson, T. W.	Moosejaw	30	3,000	750
Richard, J. A.	Montreal	10	1,000	250
Reed, Hayter	Quebec	20	2,000	500
Rogers, W. G.	Carberry	4	400	100
Smith, T. D.	Winnipeg.	20	2,000	500
Smyth, J. C.	Ontario, Cal.	12	1,200	300
Sprague, D. E.	Winnipeg.	20	2,000	500
Stewart, Robt.	"	20	2,000	500
Sayward, J. A.	Victoria	20	2,000	500
Smyth, Miss G. E.	Ontario, Cal.	12	1,200	300
Smyth, S. M.	Strathroy	20	2,000	500
Spencer, J. R., estate of	Winnipeg	20	2,000	500
Scott, R. R.	"	10	1,000	250
Small, Mrs. L. E.	Montreal.	20	2,000	500
Stickle, T. D.	Carberry	10	1,000	250
Stidson, R., estate of	Winnipeg	40	4,000	1,000
Spring-Rice, Gerald	Pense	40	4,000	1,000
Spring-Rice, B. W.	"	20	2,000	500
Taylor, John	Winnipeg	5	500	125
Taylor, Samuel.	"	5	500	125
Thornton, R. S., M.D.	Deloraine.	5	500	125
Tufts, J. F.	Wolfville	100	10,000	2,500
Unsworth, W. B.	Toronto	30	3,000	750
Vernon, Hon. Forbes Geo.	Victoria	50	5,000	1,250
Wilson, D. H., M.D.	Vancouver	40	4,000	1,000
Wilkie, D. R	Toronto	40	4,000	1,000
Whimster, Peter	Portage la Prairie	80	8,000	2,000
White, lieut.-col. Wm.	Ottawa	10	1,000	250
Waddell, Mrs. E. M.	Winnipeg.	40	4,000	1,000
Wickson, A.	"	80	8,000	2,000
Wilson, R. R.	"	20	2,000	500
Whyte, Wm	"	10	1,000	250
Wheeler, C. H.	"	10	1,000	250
Wilson, W. F.	Berlin.	20	2,000	500
Worth, A.	Toronto	80	8,000	2,000
Wiggins, W. A.	Sarnia.	5	500	125
Young, Robt.	Winnipeg	20	2,000	500
Total		10,000	1,000,000	250,000

THE GUARANTEE COMPANY OF NORTH AMERICA.

LIST OF DIRECTORS—(As at December 31, 1904).

Edward Rawlings, President and Managing Director; Hartland S. McDougall, Vice-President; Richard B. Scott, Secretary and Treasurer; E. S. Clouston, Jas. B. Forgan, Geo. Hague, William Wainwright, Hon. E. C. Smith, H. W. Cannon.

LIST OF SHAREHOLDERS—(As at December 31, 1904).

Name.	Residence.	Number of Shares.	Amount subscribed for	Amount paid in Cash.
			$	$
Buchanan, W. J	Montreal	40	2,000	2,000
Clouston, E. S	"	25	1,250	1,250
Dixon, B. Homer, estate of	Toronto	100	5,000	5,000
Gilroy, Mrs. B	Winnipeg	75	3,750	750
Girdwood, G. P., M.D., in trust	Montreal	34	1,700	340
Gibb, Jas. D., estate of	"	30	1,500	1,500
Gunn, Geo. C	London, Ont	10	500	100
Gunn, Mrs. Theresa M	"	10	500	100
Gundry, Mrs. M. A	Toronto	75	3,750	750
Hague, George	Montreal	20	1,000	1,000
Hall, Benjamin, estate of	"	80	4,000	4,000
Hamilton, John	Quebec	50	2,500	2,500
Kerr, Robert estate of	Montreal	20	1,000	1,000
Morrice, D	"	60	3,000	600
Macfie, R. C	London, Ont	20	1,000	200
MacDougall, H. S	Montreal	350	17,500	3,500
McCulloch, Wm	Toronto	6	300	60
McCulloch, Robertson	Montreal	6	300	60
McCulloch, Henry	"	6	300	60
McCulloch, Robertson, and Royal Trust Co., Trust 1	"	6	300	60
McCulloch, Robertson, and Royal Trust Co., Trust 2	"	6	300	60
Mackintosh, J. C	Halifax, N.S	6	300	60
MacDougall, Bros, special	Montreal	1,252	62,600	12,520
MacTier, Mrs. E	"	14	700	700
Nelles, R. Campbell, & Robert Craik, M.D., executors	"	210	10,500	10,500
O'Brien, James, estate of	"	50	2,500	500
Piddington, Thos. A	Quebec	21	1,050	1,050
Piddington, Samuel	Ottawa	21	1,050	1,050
Piddington, Alfred	Montreal	21	1,050	1,050
Piddington, Mrs. Annie, Institute	Quebec	21	1,050	1,050
Ross, James G., estate of	"	120	6,000	1,200
Riddell, Alex. F	Montreal	10	500	100
Ramsay, William	Toronto	60	3,000	3,000
Rawlings, Edward	Montreal	6,449	322,450	112,570
Rawlings, Edward, in trust for—				
Rawlings, Miss A. L	"	6	300	300
Rawlings, Miss E. M	"	5	250	250
Rawlings, Miss K. M. B	"	5	250	250
Rawlings, George W	"	5	250	250
Rawlings, H. E. A	"	5	250	250
Rawlings, W. T	"	5	250	250
Smith, Larratt W	Toronto	100	5,000	5,000
Stayner, Mrs. H. R	"	53	2,650	2,650
Stayner, T. Sutherland estate of	"	180	9,000	5,800
Stayner, Winslow S	Colchester, England	47	2,350	2,350
Strickland, Mrs. C. C	Lakefield, Ont	30	1,500	300
Torrance, Mrs. M. W	Montreal	711	35,550	8,110
Torrance, John	"	20	1,000	200
Thomson, Geo. H	Quebec	60	3,000	3,000
Walker, James R	Montreal	6	300	60
Walker, Kenneth McL	"	44	2,200	440
Withall, Wm. J., estate of	"	86	4,300	4,300
Withall, Mrs. E	"	20	1,000	1,000
Wainwright, Wm	"	50	2,500	1,500
Armes, G. R. W	New York	600	30,000	10,000
Atkins, Edw. F	Boston, Mass	100	5,000	5,000
Burroughs, H. N., estate of	Philadelphia, Pa	50	2,500	2,500

GUARANTEE COMPANY OF NORTH AMERICA—*Concluded.*
LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Number of Shares	Amount subscribed for.	Amount paid in Cash.
			$	$
Bullions, Mrs. L. C.	Troy, N. Y	5	250	250
Barr, John W., Jr	Louisville, Ky	10	500	500
Caldwell, Miss Mary	Troy, N. Y.	5	250	250
Clark, C. P.	Syracuse, N. Y	30	1,500	1,500
Commegys, B. B., estate of	Philadelphia, Pa	20	1,000	1,000
Cuyler, Thos. de Witt	Philadelphia, Pa	20	1,000	1,000
Cannon, H. W	New York, N. Y	100	5,000	5,000
Chafee, Z.	Providence, R.I.	7	350	350
Cooley, Theo.	Nashville, Tenn	50	2,500	2,500
Collins, Mrs. Burd Thaw	Pittsburg, Pa	5	250	250
Dunham, Mrs. Alice	Boston, Mass	6	300	300
Duncan, W. Butler	New York	30	1,500	1,500
Dohrman, Mrs. E	Alleghany City, Pa	20	1,000	1,000
Dickson, Mrs S. H	"	6	300	300
Day, Mrs. Lillie M.	Pittsburg, Pa	8	400	400
Erringer, J. L.	Philadelphia, Pa	50	2,500	500
Forgan, Jas. B.	Chicago, Ill	20	1,000	1,000
Gregerson, Mrs. M. E. estate of	Boston, Mass	7	350	350
Gibbs, Edwd. N., estate of	Norwich, Conn	40	2,000	2,000
Garrison, Mrs. Sallie E	Pittsburg, Pa	14	700	700
Gorman, George J	"	10	500	500
Gregerson, G. W.	Boston, Mass	10	500	100
Hartshorne, Charles	Philadelphia, Pa	50	2,500	2,500
Howell, J. T.	Nashville, Tenn	10	500	500
Jesup, M. K.	New York, N. Y	200	10,000	2,000
Jones, Hon. J. Russell.	Chicago, Ill	20	1,000	1,000
Keech, W. H.	Pittsburg, Pa	15	750	750
Lloyd, D. McK.	Pittsburg, Pa	10	500	500
Loutrel, Cyrus F., estate of	South Orange, N. J	50	2,500	2,500
Merrill, C. L	Pittsburg, Pa	10	500	500
Metzger, W. E.	Nashville, Tenn	10	500	500
Morris, Geo. W.	Louisville, Ky	10	500	500
Messler, Mrs. M. R.	Pittsburg, Pa	14	700	700
Messler, Eugene L.	Pittsburg, Pa	14	700	700
Messler, Remsen V.	Pittsburg, Pa	28	1,400	1,400
Minturn, Mrs. S. S.	New York, N. Y	200	10,000	10,000
McCook, Willis F	Pittsburg, Pa	5	250	250
McCoy, Mrs. Mary E	Alleghany City, Pa	20	1,000	1,000
McClintock, Mrs. Mary G.	Pittsburg, Pa	13	650	650
Nöel, Miss Mamie F.	Nashville, Tenn	10	500	500
Pennsylvania Co., for insurance on lives and granting annuites, &c.—Trustees under will of Jos. W. Drexel, deceased.	Philadelphia, Pa	200	10,000	10,000
Pell, Alfred, estate of	"	40	2,000	2,000
Pulsford, J. E	"	120	6,000	6,000
Quarier, Cushman	Louisville, Ky	10	500	500
Ricketson, Mrs. Clementine G.	Pittsburg, Pa	13	650	650
Rolph, W. T.	Louisville, Ky	10	500	500
Smith, Hon. J. Gregory, estate of	St. Albans, Vt.	100	5,000	5,000
Sabine, Mrs. J. Lee, estate of	Philadelphia, Pa	60	3,000	3,000
Schoonmaker, James M.	Pittsburg, Pa	20	1,000	1,000
Stites, John	Louisville, Ky	10	500	500
Thaw, Wm.	Pittsburg, Pa	5	250	250
Thompson, W. R.	"	20	1,000	1,000
Walton, Samuel B	"	20	1,000	1,000
Winslow, Gen. E. F.	New York, N. Y.	100	5,000	1,000
Willock, James H.	Pittsburg, Pa	10	500	500
	Total	13,372	$668,600	$304,600

THE HOME LIFE ASSOCIATION OF CANADA.

LIST OF DIRECTORS—(As at December 31, 1904).

John Firstbrook, President; A. J. Pattison, Vice-President and Managing Director; John S. King, 2nd Vice-President; John S. King, M.D., Medical Director; Rev. Wm. Briggs, D.D., J. W. Curry, K.C., F. Diver, R. A. Wood, Prof. N. F. Dupuis, Thomas Elliott, Jas. R. Inch, LL.D., Hon. J. W. Longley, Prof. J. F. Tufts, Geo. E. Amyot, T. W. Boddy, H. C. Graham, J. Stanley Hough, Ashmore Kennedy, J. H. Spencer, Thomas McCaffry.

LIST OF SHAREHOLDERS—(As at December 31, 1904).

Name.	Residence.	Amount subscribed for.	Amount paid for.
		$ cts.	$ cts.
Adames, H. J.	Calgary, N.W.T.	1,000 00	200 00
Adolph, H. L	Brandon, Man.	500 00	100 00
Aime, Chas	Emerson, Man.	1,000 00	200 00
Ainsworth, Wm.	Laggan, B.C.	4,000 00	800 00
Amyot, Geo. E	Quebec, Que.	5,000 00	1,000 00
Anderson, Edward	Portage la Prairie, Man	1,000 00	200 00
Andrews, Henry..	Vancouver, B.C.	1,000 00	200 00
Anglin, Robert D	Kingston, Ont	2,000 00	400 00
Apps, Mrs. C.	Paris, Ont	2,400 00	80 00
Apps, Earnest O	"	1,000 00	200 00
Apted, Edward	Toronto, Ont.	100 00	20 00
Apted, W. H	"	100 00	20 00
Argue, W. P.	Winnipeg, Man	500 00	100 00
Armstrong, Mrs. E. M.	Vancouver, B.C.	5,000 00	1,000 00
Armstrong, George C.	Portage la Prairie, Man.	1,500 00	300 00
Armstrong, Robert	Paris, Ont.	800 00	160 00
Arthur, Robert H., M.D	Sudbury, Ont.	2,000 00	200 00
Austin, Chas. A	Simcoe, Ont.	600 00	120 00
Austin, E. E.	Revelstoke, B.C.	5,000 00	1,000 00
Awde, Rev. James	Merritton, Ont.	600 00	600 00
Baisley, Mrs. John	North Bay, Ont.	800 00	160 00
Baldwin, Mrs. A	Manitou, Man.	1,000 00	200 00
Baldwin, J. M.	Killarney, Man.	1,000 00	200 00
Barker, Robert	Toronto, Ont.	3,000 00	600 00
Barker, Samuel, M.L.A.	Hamilton, Ont.	1,000 00	200 00
Barker, T. M	Vancouver, B.C.	2,000 00	400 00
Barnes, Josiah	Calgary, N.W.T.	7,000 00	1,400 00
Bascom, Mrs. A. M	Toronto, Ont.	2,000 00	400 00
Bates, Thomas	"	200 00	40 00
Beale, Charles J	London, Ont.	1,000 00	200 00
Beaton, Miss A. A..	Kingston, Ont.	800 00	160 00
Bedford, Nelson	Morden, Man.	2,000 00	400 00
Bedford, S. A	Brandon, Man.	3,000 00	600 00
Bemrose, C. D.	Vancouver, B.C.	2,000 00	400 00
Birbeck, J. N.	Boissevain, Man.	2,000 00	400 00
Bishop, Chas. P.	Athens, Ont.	300 00	60 00
Blackadar, A. D., M.D.	Montreal, Que.	1,500 00	300 00
Boddy, T. W	Portage la Prairie, Man.	20,000 00	4,000 00
Bolton, Miss E.	Ottawa, Ont.	1,000 00	200 00
Boulton, F. J.	MacLeod, N.W.T	500 00	100 00
Brears, W. T	Calgary, N.W.T.	2,000 00	400 00
Breden, Mrs. A	Kingston, Ont.	2,000 00	400 00
Brick, N. W	"	3,000 00	600 00
Bridges, H. S	St. John, N.B	500 00	100 00
Briggs, Rev. Wm., D.D	Toronto, Ont.	5,000 00	1,000 00
Brisbin, J. P.	Brandon, Man.	1,000 00	200 00
Brooks, Edward C.	New York, N.Y.	1,000 00	200 00
Brown, J. T.	Moosomin, N.W.T	500 00	100 00
Brydone-Jack, W. D., M.D.	Vancouver, B.C.	4,000 00	800 00
Bulgin, E. J	Winnipeg, Man	1,000 00	200 00
Burgess, P. G.	Lindsay, Ont.	1,000 00	200 00
Burr, M. W.	Guelph, Ont.	1,000 00	200 00
Burton, Mrs. W	Medicine Hat, N.W.T.	1,000 00	200 00
Butchart, Mrs. M. F	North Keppel, Ont.	1,000 00	200 00
Buxton, H. H.	Delcraine, Man.	1,000 00	200 00
Cain John	Virden, Man	2,000 00	400 00

SESSIONAL PAPER No. 8

THE HOME LIFE ASSOCIATION OF CANADA—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	Amount subscribed for.	Amount paid for.
		$ cts.	$ cts.
Calder, J. A.	Regina, N.W.T	1,000 00	200 00
Cameron, A. A.	Oak Lake, Man.	4,000 00	800 00
Cameron, Rev. A. A	Ottawa, Ont.	1,000 00	200 00
Cameron, Mrs. A. L.	Calgary, N.W.T.	2,000 00	400 00
Campbell, D. D	Manitou, Man.	2,000 00	400 00
Campbell, Mrs. E. W.	Broadview, N.W.T	1,000 00	200 00
Campbell, J. E	Carman, Man.	1,000 00	200 00
Capland, J. S., M.A.	Brockville, Ont.	1,000 00	200 00
Cappon, Prof. James, M.A.	Kingston, Ont.	3,000 00	600 00
Cardell, John	Calgary, N.W.T.	1,000 00	200 00
Cartmell, Miss M. J	Hamilton, Ont.	400 00	80 00
Casey, Mrs. R. R.	Guelph, Ont.	1,000 00	200 00
Challoner, Miss A. A. (estate)	Toronto, Ont.	2,000 00	400 00
Chambers, Rev. Dr.	"	1,000 00	40 00
Chariot, J. C. B., M.D.	Montreal, Que.	2,000 00	400 00
Charlesworth, Mrs. E. C.	Guelph, Ont.	1,000 00	200 00
Chew, Wm.	Hamilton, Ont.	2,400 00	480 00
Chown, Miss H. L	Kingston, Ont.	1,500 00	300 00
Coady, R. T	Toronto, Ont.	500 00	100 00
Cochrane, Mrs. C	Kingston, Ont	2,000 00	400 00
Cochrane, Jas. B.	"	1,000 00	200 00
Cockerline, John and Bella	North Bay, Ont.	1,000 00	200 00
Connell, Prof. W. T., M.D	Kingston, Ont.	1,000 00	200 00
Cook, Andrew B.	Arcola, N.W.T.	1,000 00	200 00
Corbett, S. C., M.D.	Winnipeg, Man.	2,000 00	400 00
Corridan, P.	Toronto, Ont.	400 00	80 00
Cowan, Jas., M.D.	Portage la Prairie, Man.	5,000 00	1,000 00
Crawford, Wm	Medicine Hat, N.W.T	2,000 00	400 00
Crisp, Mrs. C. E	Kingston, Ont.	6,000 00	1,200 00
Crispo, F. W. S	Quebec, Que.	1,000 00	200 00
Cross, A. E	Calgary, N.W.T	1,000 00	200 00
Cross, John	North Bay, Ont.	1,000 00	200 00
Cunliffe, J. H.	Medicine Hat, N.W.T	1,000 00	200 00
Cunningham, H. C., M.D	Carman, Man.	1,000 00	200 00
Curry, Alfred	Souris, Man.	2,000 00	400 00
Curry, Miss Emma.	Hamilton, Ont.	500 00	100 00
Curry, J. W	Toronto, Ont.	5,400 00	1,080 00
Dand, Raymond	New Glasgow, N.S	1,000 00	200 00
Daniel, Edwin	Guelph, Ont.	1,000 00	200 00
Davies, Mrs. E	Toronto, Ont.	4,000 00	800 00
Davidson, Mrs. E	Guelph, Ont.	800 00	160 00
Davidson, Joseph	Manitou, Man.	500 00	100 00
Davidson, John A	Guelph, Ont.	2,000 00	400 00
Davidson, J. R., M.D.	Winnipeg, Man	500 00	100 00
Davis, F. L	Neepawa, Man.	500 00	100 00
Day, Prof. Geo. E.	Guelph, Ont.	1,000 00	200 00
Day, Mrs. T. M.	"	1,000 00	200 00
Deacon, Thomas R.	Rat Portage, Ont	1,000 00	200 00
Dickie, Noble	Carberry, Man.	1,000 00	200 00
Dickson, George, M.A	Toronto, Ont.	700 00	140 00
Diver, Fred	"	5,000 00	1,000 00
Dixon, Fred. A.	Sackville, N.B	1,000 00	200 00
Doherty, Prof. M. W.	Guelph, Ont.	500 00	
Dransfield, E. R.	Toronto, Ont.	1,000 00	200 00
Drew, George E., M.D.	New Westminster, B.C.	2,000 00	400 00
Drummond, Francis A.	Winnipeg, Man	1,000 00	200 00
Dunsford, C. R.	Morden, Man	1,000 00	200 00
Dupuis, Prof. N. F.	Kingston, Ont.	5,000 00	1,000 00
Eaton, F. F., M.D	Truro, N.S.	2,500 00	500 00
Echlin, executors of A. R	Hamilton, Ont	8,400 00	1,680 00
Edwards, Herbert	Vancouver, B.C.	1,000 00	200 00
Eldon, R. H.	Toronto, Ont	500 00	100 00
Elliott, Thomas	Brantford, Ont.	5,000 00	1,000 00
Ellis, D. D., M.D.	Fleming, N.W.T.	1,000 00	200 00

THE HOME LIFE ASSOCIATION OF CANADA—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	Amount subscribed for.	Amount paid for.
		$ cts.	$ cts.
Ellis, Prof. W. S.	Kingston, Ont.	10,000 00	2,000 00
Elms, Joseph.	Fort William	2,000 00	400 00
Emerson, R. W.	Moosejaw, N.W.T.	1,000 00	200 00
Ewen, Alex.	New Westminster, B.C.	2,000 00	400 00
Falconer, Alex. J.	Deloraine, Man.	2,000 00	400 00
Fairman, C. R.	Minnedosa, Man.	1,000 00	200 00
Fatt, F. F.	Medicine Hat, N.W.T.	4,000 00	800 00
Fife, Alice L. O.	Toronto, Ont.	500 00	100 00
Firstbrook, John.	"	8,500 00	1,700 00
Firstbrook, W. A.	"	6,500 00	1,300 00
Fleming, David.	Portage la Prairie, Man.	500 00	100 00
Fleming, S. E., M.D.	Sault Ste. Marie, Ont.	1,000 00	16 00
Fletcher, Rev. D. H.	Hamilton, Ont.	600 00	120 00
Fletcher, Wm. J., M.D.	Toronto, Ont.	2,000 00	400 00
Forest, H. F., jun.	Neepawa, Man.	1,000 00	200 00
Foster, Berton C.	Fredericton, N.B.	2,000 00	400 00
Frame, James F.	Virden, Man.	2,000 00	400 00
French, Miss Sarah	Brantford, Ont.	600 00	120 00
Fulcher, Nelson.	North Bay, Ont.	1,000 00	200 00
Fyfe, Miss Lizzie.	Guelph, Ont.	500 00	100 00
Gallagher, Mrs. Janet	Moosejaw, N.W.T.	1,000 00	200 00
Gamble, Miss Nancy A.	Paris, Ont.	600 00	120 00
Gamble, Miss Sarah M.	"	1,600 00	320 00
Garesche, A. J., D.D.S.	Victoria, B.C.	500 00	100 00
Gee, Rev. A. L. (in trust).	St. Catharines, Ont.	3,000 00	600 00
Gillies, N. B., M.D.	Pueblo, Col.	3,000 00	560 00
Glassford, George Edward	Moosejaw, N.W.T.	1,500 00	300 00
Glass, J. H.	London, Ont.	1,000 00	200 00
Glennie, Miss J. H.	Hamilton, Ont.	1,200 00	240 00
Goodwin, Rev. James	Grimsby, Ont.	3,500 00	700 00
Gorham, H. G.	Rainy River, Ont.	2,000 00	400 00
Graham, H. C., ex-M.L.A.	Brandon, Man.	1,000 00	200 00
Graham, Wm. A., B.A.	Ottawa, Ont.	1,000 00	200 00
Graham, Prof. W. R.	Guelph, Ont.	500 00	
Granthan, J. A. G.	Brandon, Man.	2,000 00	400 00
Greenshaw, Chas. H.	Hamiota, Ont.	2,000 00	400 00
Goynne, Hugh	Schreiber, Ont.	1,000 00	200 00
Haley, Francis R.	Wolfeville, N.S.	1,000 00	
Hall, E. A., M.D.	Victoria, B.C.	1,400 00	280 00
Hall, Lewis.	"	1,000 00	
Halliday, W. J.	Calgary, N.W.T.	2,000 00	400 00
Hamilton, B. R.	Neepawa, Man.	2,000 00	400 00
Hamilton, Harold F.	Lennoxville, Que.	300 00	300 00
Hamilton, Rev. J. B.	Dundas, Ont.	1,300 00	260 00
Harcourt, F. W.	Toronto, Ont.	1,300 00	260 00
Harcourt, Hon. R., K.C.	"	5,000 00	1,000 00
Harcourt, W. L., M.D.	Brandon, Man.	1,000 00	200 00
Hardie, E. S., D.D.S.	Guelph, Ont.	1,500 00	
Hardy, R. H.	Medicine Hat, N.W.T.	1,000 00	200 00
Harrison, C. W.	Grimsby, Ont.	1,500 00	300 00
Harrison, Richard M.	Carberry, Man.	2,000 00	400 00
Hart, J. M., M.D. (estate)	Toronto, Ont.	1,000 00	40 00
Hartry, M. E.	Schreiber, Ont.	2,000 00	400 00
Harvey, Horace (in trust)	Regina, N.W.T.	1,000 00	200 00
Hazelwood, Rev. Jas. H.	Hamilton, Ont.	1,000 00	200 00
Hearn, A. A. B.	Brandon, Man.	1,000 00	200 00
Hedge, Wm.	Schrieber, Ont.	2,000 00	400 00
Henderson, C. K., D.D.S.	Hespeler, Ont.	1,000 00	200 00
Henderson, Geo., M.D.	Souris, Man.	500 00	100 00
Higginbotham, J. F.	Portage la Prairie, Man.	1,000 00	200 00
Higginbotham, Mrs. L.	Virden, Man.	600 00	120 00
Hill, E. L.	Guelph, Ont.	1,000 00	200 00
Hillier, George	Calgary, N.W.T.	1,000 00	200 00
Hillcck, John (estate)	Toronto, Ont.	5,000 00	1,000 00

SESSIONAL PAPER No. 8

THE HOME LIFE ASSOCIATION OF CANADA—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed for.	Amount paid for.
		$ cts.	$ cts.
Hobkirk, Miss Lily L	Morden, Man	500 00	100 00
Hough, John Stanley	Winnipeg, Man	5,000 00	1,000 00
Hose, Jacob	Rat Portage, Ont	10,000 00	2,000 00
Hotson, George	Innerkip, Ont	1,200 00	240 00
Huckell, B. A	Carberry, Man	2,000 00	400 00
Humble, John W	Rat Portage, Ont	5,000 00	1,000 00
Hunter, Miss E. A	Eglington, Ont	200 00	40 00
Hunter, J. F	Boissevain, Man	2,000 00	400 00
Hurt, Mrs. C. L	Carberry, Man	5,000 00	1,000 00
Hutchins, Rev. W. N	Truro, N.S	1,000 00	200 00
Iliff, Albert E	Vancouver, B.C	1,000 00	200 00
Inch, Jas R	Fredericton, N.B	2,500 00	500 00
Ireland, Walter W	Carberry, Man	2,000 00	400 00
Irvine, Wm. or Eliza	Lindsay, Ont	2,000 00	400 00
Jackman, Mrs. W. G	Toronto, Ont	400 00	80 00
Jarvis, Miss C. E	Paris, Ont	400 00	80 00
Jenkins, John W	Revelstoke, B.C	2,000 00	400 00
Johnston, A. S	Fergus, Ont	1,000 00	200 00
Johnson, Jas., M.L.A	Boissevain, Man	200 00	40 00
Johnson, J. K	Winnipeg, Man	500 00	100 00
Johnston, A. R	Nanaïmo, B.C	2,000 00	400 00
Johnston, John	Grimsby, Ont	1,000 00	200 00
Johnston, L. R	Montreal, Que	1,000 00	200 00
Johnston, Wm	Rat Portage, Ont	1,000 00	200 00
Kaulbach, Rev. J. A	Truro, N.S	5,000 00	1,000 00
Kay, Mrs. Hattie	Paris, Ont	200 00	40 00
Keith, Mrs. A. J	Vancouver, B.C	500 00	100 00
Kendall, Mrs. M. F	Rat Portage, Ont	4,000 00	800 00
Kennedy, Ashmore	Winnipeg, Man	1,500 00	
Kenrick, Prof. E. B	"	4,000 00	800 00
Kidd, W. G	Kingston, Ont	1,000 00	200 00
Kilpatrick, T. N	Copper Cliff, Ont	1,000 00	
King, Dr. John S	Toronto, Ont	5,000 00	1,000 00
King, Lewis	Vancouver, B.C	2,000 00	400 00
King, John S	Toronto, Ont	5,000 00	1,000 00
Knight, Prof. A. P	Kingston, Ont	1,000 00	200 00
Knight, Mrs. C. E	"	1,000 00	200 00
Knittel, J. W	Boissevain, Man	2,000 00	400 00
Lachappelle, Dr. E. P	Montreal, Que	1,000 00	200 00
Langford, Rev. F	Calgary, N.W.T	1,000 00	200 00
Latimer, J. G	Winnipeg, Man	500 00	100 00
Lawrence, Dr. F. O	St. Thomas, Ont	400 00	80 00
Lidkea, Wm. C	North Bay, Ont	400 00	80 00
Lloyd, M. B	Morden, Man	1,000 00	200 00
Link, Wm. E	Toronto, Ont	400 00	80 00
Lloyd, C. H	Morden, Man	400 00	80 00
Lockhead, Prof. Wm	Guelph, Ont	500 00	100 00
Longley, Hon. J. W	Halifax, N.S	1,000 00	200 00
Lowe, Wm	Medicine Hat, N.W.T	2,000 00	400 00
Lundy, Frank B., M.D	Portage la Prairie, Man	1,000 00	200 00
MacCabe, Mrs. A. S	Ottawa, Ont	2,000 00	400 00
Macdonald, A. E., M.D	New York, N.Y	4,000 00	800 00
Macdonald, A. F	Toronto, Ont	1,300 00	260 00
Macdonald, Mrs. H	Portage la Prairie, Man	500 00	100 00
Macdonald, Hon. H. J	Winnipeg, Man	4,000 00	800 00
Macdonald, John H	Fredericton, N.B	1,000 00	
MacFarlane, Andrew	Winnipeg, Man	1,500 00	300 00
Machin, Henry T	Quebec, Que	500 00	100 00
Machin, Mrs. Lucy A	"	500 00	100 00
MacKenzie, Wm	Toronto, Ont	2,600 00	520 00
Mackie, O. M	London, Ont	200 00	40 00
MacKay, Angus	Indian Head, N.W.T	2,000 00	400 00
MacLaren, A., M.D	London, Ont	500 00	
MacLean, Rev. J	Halifax, N.S	8,000 00	1,600 00

THE HOME LIFE ASSOCIATION OF CANADA—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	Amount subscribed for.	Amount paid for.
		$ cts.	$ cts.
McLeod, Mrs. Agnes	Calgary, N.W.T	1,000 00	200 00
McMillan, John, B.A	Ottawa, Ont	5,000 00	1,000 00
Macpherson, Mrs. E. M	Hamilton, Ont	2,000 00	400 00
Manchester, G. H., M.D	New Westminster, B.C	4,000 00	800 00
Manning, Edward	St. John, N.B	500 00	100 00
Manning, Rev. J. W	"	2,000 00	200 00
Manson, Lawrence	Nanaïmo, B.C	4,000 00	800 00
Marquis, T. G., M.A	Toronto, Ont	2,000 00	80 00
Marsh, D. W	Calgary, N.W.T	3,000 00	600 00
Marshall, David H., M.A	Kingston, Ont	1,000 00	200 00
Marshall, Miss A. S. R	Hamilton, Ont	500 00	100 00
Mason, Wm., D.D.S	Nanaïmo, B.C	4,000 00	800 00
Massey, Norman L	Athens, Ont	400 00	80 00
Maxwell, Thomas H	Winnipeg, Man	5,000 00	1,000 00
Maynard, James	Victoria, B.C	10,000 00	2,000 00
Miller, J. S	Manitou, Man	500 00	100 00
Milligan, J. B	Winnipeg, Man	2,000 00	400 00
Milroy, T. M., M.D	"	1,000 00	200 00
Minchin, L. H. J., (in trust)	"	500 00	100 00
Mitchell, James B	"	500 00	100 00
Mitchell, P. C	Brandon, Man	1,000 00	200 00
Monro, A. S., M.D	Vancouver, B.C	2,000 00	400 00
Morgan, Joseph, B.A	Smith's Falls, Ont	1,000 00	200 00
Morgan, J. H	Winnipeg, Man	1,500 00	300 00
Morrison, Alex	Vancouver, B.C	4,000 00	800 00
Morrow, Harry F	Paris, Ont	2,000 00	400 00
Morton, Mrs. L. L	Hamilton, Ont	600 00	120 00
Morton, W. C	"	1,300 00	260 00
Moss, Henry	Victoria, B.C	1,000 00	200 00
Moyle, D	Toronto, Ont	1,000 00	200 00
Mulvey, Major S., M.L.A	Winnipeg, Man	200 00	40 00
Mundell, Mrs. Margaret	Pierson, Man	5,000 00	1,000 00
Munro, Mrs. Fanny	Brantford, Ont	1,500 00	300 00
Munro, Rev. John	Portage la Prairie, Man	1,500 00	40 00
Munroe, John W	Tacoma, Wash	1,000 00	200 00
Munt, F. C	Rat Portage, Ont	2,000 00	200 00
Murphy, G. B	Carberry, Man	2,000 00	400 00
Marsh, Rev. C. H	Lindsay, Ont	1,000 00	200 00
Murphy, Geo. B	Moosomin, N.W.T	500 00	100 00
Myers, A. H., M.L.A	Minnedosa, Man	1,000 00	200 00
McArthur, D	Emerson, Man	2,000 00	400 00
McClain, R. W	Morden, Man	1,000 00	200 00
McClain, Samuel	Carman, Man	1,000 00	200 00
McCrossan, J. A	Vancouver, B.C	1,000 00	200 00
McCuaig, Hugh	Toronto, Ont	800 00	160 00
McCulloch, R. J	Souris, Man	1,000 00	200 00
McCullough, Miss A. J	Guelph, Ont	500 00	100 00
McDermott, P. J	Minnedosa, Man	4,000 00	800 00
McDiarmid, John, M.D	Brandon, Man	1,000 00	200 00
McDonald, Angus	Rounthwaite, Man	2,000 00	400 00
McDonald, John A	Brandon, Man	500 00	100 00
McDonald, Rev. A. P	Dunnville, Ont	500 00	100 00
McDonell, H	Vancouver, B.C	500 00	100 00
McGonegal, S. J	North Bay, Ont	800 00	160 00
McGuire, E. E	Rat Portage, Ont	1,000 00	200 00
McHugh, Hon. George	Lindsay, Ont	1,000 00	200 00
McIntosh, S. G	Winnipeg, Man	4,000 00	800 00
McIntyre, Mrs. S. F	Portage la Prairie, Man	1,000 00	200 00
McKay, J. S. (in trust)	Boissevain, Man	1,000 00	200 00
McKay, Hector	Brandon, Man	2,000 00	400 00
McKechnie, Dr. R. E	Nanaïmo, B.C	4,000 00	800 00
McKeen, John	Amherst, N.S	1,000 00	200 00
McKeown, Angus	Victoria, B.C	1,000 00	200 00
McLaren, A. A	Chapleau, Ont	1,000 00	200 00

SESSIONAL PAPER No. 8

THE HOME LIFE ASSOCIATION OF CANADA—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	Amount subscribed for.	Amount paid for.
		$ cts.	$ cts.
McLaren, Mrs. H	Hamilton, Ont	1,700 00	340 00
McLarty, D., M.D	St. Thomas, Ont	400 00	80 00
McLeod, Alex	Morden, Man	500 00	100 00
McLeod, A. A	Calgary, N.W.T	3,000 00	600 00
McLeod, H. S	"	2,000 00	400 00
McLeod, J. H	Brandon, Man	500 00	100 00
McLeod, Wm. N	Winnipeg, Man	1,000 00	200 00
McMeans, Mrs. M. B	"	1,000 00	200 00
McMillan, D. N	Morden, Man	5,000 00	1,000 00
McMurchie, Dr. A	North Bay, Ont	2,000 00	400 00
McPhalen, Mrs. Effie	Calgary, N.W.T	1,000 00	200 00
McSorley, Henry J	Revelstoke, B.C	2,000 00	400 00
Nelles, John A., M.D	London, Ont	2,000 00	100 00
Nelson, N. J	Morden, Man	5,000 00	1,000 00
Nesbitt, G. K	Cowansville, Que	5,000 00	1,000 00
Newton, Mrs. M. A	Guelph, Ont	3,000 00	600 00
O'Donnell, E. J	Schreiber, Ont	1,000 00	200 00
Ogden, A	Toronto, Ont	1,300 00	260 00
Oldham, Miss M	Guelph, Ont	1,000 00	
Ormiston, John A	Calgary, N.W.T	2,000 00	200 00
Osterhout, Rev. S. S	Port Simpson, B.C	5,000 00	1,000 00
Palmer, James M	Sackville, N.B	1,000 00	200 00
Patton, H. S	Winnipeg, Man	1,000 00	200 00
Parker, Thos. H	Woodstock, Ont	5,000 00	1,000 00
Peers, Mrs. M. A. L. or Celian	"	8,000 00	1,600 00
Pattison, A. J	Toronto, Ont	37,700 00	7,540 00
Pattison, A. J. (in trust)	"	137,600 00	40 00
Plummer, C. W	Boissevain, Man	2,000 00	400 00
Proevse, S. W., M.D	Winnipeg, Man	1,000 00	200 00
Pugh, Henry J	Virden, Man	1,000 00	200 00
Pullar, Mrs. E. A	Moosejaw, N.W.T	1,000 00	200 00
Pullar, Wm	Calgary, N.W.T	1,000 00	200 00
Qua, George	Paris, Ont	2,000 00	400 00
Reece, Thos. (estate)	Winnipeg, Man	2,000 00	400 00
Reekie, J. S	Boissevain, Man	1,000 00	200 00
Reesor, D. A	Brandon, Man	1,000 00	200 00
Reeve, Richard A., M.D	Toronto, Ont	2,000 00	400 00
Reynolds, F. J	Regina, N.W.T	1,000 00	200 00
Riley, W. J	Calgary, N.W.T	1,000 00	200 00
Roaf, James R	Toronto, Ont	900 00	180 00
Roberts, Jas. A	Neepawa, Man	1,000 00	200 00
Robertson, R. H	Portage la Prairie, Man	2,000 00	400 00
Robertson, Mrs. Sarah J	Hamilton, Cnt	2,000 00	400 00
Rogers, J. M	Boissevain, Man	1,000 00	200 00
Rogers, J. W	Winnipeg, Man	2,000 00	400 00
Rollins, Robert	Killarney, Man	2,000 00	400 00
Rose, Miss Annie	Guelph, Ont	1,000 00	200 00
Ross, George	Welland, Ont	200 00	40 00
Rothwell, John A	Chapleau, Ont	1,000 00	200 00
Rowan, J. W., M.D	Toronto, Ont	500 00	100 00
Rowland, A. E	"	1,300 00	260 00
Rundle, Wm. P	Portage la Prairie, Ont	1,000 00	200 00
Russell, G. H. or Margaret	Chapleau, Ont	2,000 00	400 00
Russell, Wm	Winnipeg, Man	1,000 00	200 00
Sanders, Mrs. S. K	Brandon, Man	1,500 00	300 00
Sanders, W. C	Moosejaw, N.W.T	1,000 00	200 00
Scott, Michael	Emerson, Man	1,000 00	200 00
Scott, R. G	Hespeler, Ont	2,000 00	400 00
Scott, R. H	Winnipeg, Man	1,200 00	240 00
Seymour, J. R	Vancouver, B.C	5,000 00	
Sheppard, L. C	Toronto, Ont	100 00	20 00
Short, Rev. Wm	Kingston, Ont	6,000 00	1,200 00
Silcox, Mrs. S	Paris, Ont	4,000 00	800 00
Silcox, Mrs. L. M	"	2,000 00	400 00

THE HOME LIFE ASSOCIATION OF CANADA—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed for.	Amount paid for.
		$ cts.	$ cts.
Silverthorn, Joseph	North Bay, Ont	800 00	160 00
Simons, John	Revelstoke, B.C	2,000 00	400 00
Smellie, Dr. T. S. T	Fort William, Ont	5,000 00	1,000 00
Smith, Bryce	Hamilton, Ont	3,200 00	640 00
Smith, Charles F	Medicine Hat, N.W.T	1,000 00	200 00
Smith, Rev. J. V	London, Ont	600 00	120 00
Smith, Richard D	Medicine Hat, N.W.T	3,000 00	600 00
Smith, Sidney S	Souris, Man	1,000 00	200 00
Smythe, Robert	Brandon, Man	1,000 00	200 00
Spark, Miss Georgina	Fort William, Ont	500 00	100 00
Sparks, Thos., M.D	St. Mary's, Ont	2,000 00	400 00
Spencer, J. H	Medicine Hat, N.W.T	10,000 00	2,000 00
Staples, Edgar	Lifford, Ont	400 00	80 00
Steers, Wm	Lindsay, Ont	100 00	20 00
Stevenson, C. E	Nanaïmo, B.C	5,000 00	1,000 00
Stevenson, H. M	Toronto, Ont	2,600 00	520 00
Stevenson, Miss Janet	Paris, Ont	400 00	80 00
Stevenson, Wm., M.D	Virden, Man	1,000 00	200 00
Stewart, Allan M	Morden, Man	2,000 00	400 00
Stiver, Mrs. Hannah	Toronto, Ont	800 00	160 00
Strachan, Mrs. E. S	Hamilton, Ont	2,600 00	520 00
Strang, Mrs. Agnes	Virden, Man	2,000 00	400 00
Strang, Rev. Peter	"	1,000 00	200 00
Stretton, W. R	Schreiber, Ont	1,000 00	200 00
Stubbs, Mrs. A. W	Smith's Falls, Ont	1,000 00	200 00
Suckling, W	Winnipeg, Man	500 00	100 00
Swinbank, W. H	Minnedosa, Man	2,000 00	400 00
Taylor, Joseph	Portage la Prairie, Man	2,000 00	400 00
Taylor, W. H	Winkler, Man	1,000 00	
Thomas, W. H	North Bay, Ont	1,000 00	200 00
Thompson, Jas. W	Hamilton, Ont	1,200 00	240 00
Thompson, Joseph	Athens, Ont	200 00	40 00
Thomson, John	Winnipeg, Man	1,000 00	200 00
Thorburn, W. C	Broadview, N.W.T	3,000 00	600 00
Thornton, R. S., M.D	Deloraine, Man	500 00	100 00
Todd, Wm	Hamiota, Ont	1,000 00	200 00
Toronto General Trust (in trust)	Toronto, Ont	1,000 00	200 00
" "	"	700 00	700 00
Tufts, Prof. J. F	Wolfville, N.S	5,000 00	1,000 00
Tolton, Miss J. P	Guelph, Ont	400 00	80 00
Unwin, Charles	Moosejaw, N.W.T	2,000 00	400 00
Wallace, R. B	Fredericton, N.B	1,500 00	300 00
Waller, Fred	Brandon, Man	2,000 00	400 00
Walker, Wm	Carberry, Man	1,000 00	200 00
Walsh, E. J	Toronto, Ont	400 00	
Watson, John J. or Nellie	Pierpont, Ohio	4,000 00	800 00
Watson, Prof. J	Kingston, Ont	4,000 00	800 00
Way, Wm. B	Chapleau, Ont	2,000 00	400 00
Winter, W. R	Calgary, N.W.T	1,000 00	200 00
Weaver, W. H	Hespeler, Ont	2,000 00	400 00
Webb, Mrs. E. E	The Cape, Que	5,000 00	1,000 00
Wellington, J. H	Moosejaw, N.W.T	2,000 00	400 00
West, Mrs. Henry	Schreiber, Ont	400 00	80 00
Westlake, F. W	Winnipeg, Man	500 00	100 00
White, Rev. Alex	St. John, N.B	2,000 00	400 00
Whiteman, Robert, M.B	Shakespeare, Ont	1,000 00	
Wickens, Miss E	Hamilton, Ont	1,000 00	200 00
Wilkinson, Mrs. D	St. Thomas, Ont	4,000 00	800 00
Wilkinson, Mrs. D. (trustee)	"	2,000 00	400 00
Witty, Miss E. B	Brantford, Ont	1,700 00	340 00
Wity, Miss Alice	"	1,500 00	300 00
Whitehead, J. B	Brandon, Man	1,000 00	200 00
Wood, Mrs. Kate	St. Paul	1,000 00	200 00
Wood, Robert A	Toronto, Ont	5,000 00	1,000 00

SESSIONAL PAPER No. 8

THE HOME LIFE ASSOCIATION OF CANADA—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed for.	Amount paid for.
		$ cts.	$ cts.
Wright, J. A	Boissevain, Man	1,000 00	200 00
Wright, Wm. S	Lindsay, Ont	500 00	100 00
Yarwood, E. M	Nanaïmo, B.C	2,000 00	400 00
Young, David M	Toronto, Ont	4,000 00	800 00
Young, J. P	Portage la Prairie, Man	1,000 00	200 00
Zavitz, Charles A	Guelph, Ont	2,000 00	400 00
	Total	$1,000,000 00	$167,796 00

THE IMPERIAL LIFE ASSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at December 31, 1904).

Hon. Sir Mackenzie Bowell, President; Hon. S. C. Wood, T. Bradshaw, F.I.A., F. G. Cox, Vice-Presidents; Hugh N. Baird, A. E. Kemp, M.P., Wm. Mackenzie, F. R. Eccles, M.D., Hon. Wm. Harty, M.P., Warren Y. Soper, Samuel J. Moore, H. S. Holt, Thomas J. Drummond, J. J. Kenny, Chester D. Massey, Charles McGill.

LIST OF SHAREHOLDERS—(As at December 31, 1904).

Name.	Residence.	Amount subscribed for.	Amount paid in Cash.
		$	$
Ames, A. E. (in trust)	Toronto	500	225
Armour, E. D.	"	1,500	675
Baird, Hugh N	"	10,000	4,500
Bowell, Hon. Sir Mackenzie	Belleville	60,000	27,000
Badenach, Edgar A	Toronto	2,000	900
Bingay, Thos. Van B	Yarmouth, N.S.	200	90
Baines, C. C	Toronto	200	90
Baillie, F. W	"	26,000	11,700
Bradshaw, Thos	"	50,000	22,500
Biggar, Mrs. Helen J	"	1,000	450
Cox, Hon. Geo. A	"	25,000	11,250
Cox, F. G	"	100,000	45,000
Cox, H. C	"	5,000	2,250
Cox, E. W	"	5,000	2,250
Cox, A. A	Peterboro',	12,500	5,625
Central Canada Loan & Savings Co	Toronto	50,000	22,500
Davison, Dr J. L	"	6,500	2,925
Davis, A. L	Peterboro'	10,000	4,500
Davies, Wm	Toronto	6,000	2,700
Drummond, T. J	Montreal	5,000	2,250
Darling, Andrew, Lucy Cook and Florence M. Fraser, trustees for J. L. Cook estate	Toronto	1,000	450
Dominion Securities Corporation, Ltd.	"	50,000	22,500
Eccles, Dr F. R.	London	8,000	3,600
Flavelle, J. W	Toronto	15,000	6,750
Fleck, A. W	Ottawa	3,000	1,350
Gouinlock, G. W	Toronto	1,000	450
Harty, Hon. Wm	Kingston	5,000	2,250
Housser, J. H	Toronto	12,500	5,625
Hall, R.	Peterboro'	23,500	10,575
Holt, H. S	Montreal	10,000	4,500
Hodgens, W. S	Toronto	30,000	13,500
Kenny, J. J	"	50,000	22,500
Kemp, A. E	"	50,000	22,500
Kenny, T. E	Halifax, N.S.	500	225
Kilgour, W	Morrisburg	2,500	1,125
Lockhart, Mary	Newcastle	500	225
Langton, Mrs. Laura	Toronto	1,000	450
Malone, E. T	"	8,500	3,825
Morrow, W. G	Peterboro'	10,000	4,500
Mackenzie, Wm	Toronto	35,500	15,975
Mackeen, Hon. David	Halifax	5,000	2,250
Massey, Chester D	Toronto	5,000	2,250
Metropolitan Bank	Toronto	2,500	1,125
Moore, S. J	"	2,500	1,125
Mowat, Frederick	"	1,000	450
Mowat, Edith	"	1,000	450
Morrow, Geo. A	"	30,000	13,500
Moody, Robt. E. A	"	20,200	9,090
McLaren, Lieut.-Col. Henry	Hamilton	5,000	2,250
McGill, Chas	Toronto	10,000	4,500
Plummer, J. H	"	500	225
Plummer, J. H. (in trust)	"	10,000	4,500
Potts, Rev. John	"	5,000	2,250
Porter, John	"	500	225
Sylvester, Dr G. P.	"	1,000	450

THE IMPERIAL LIFE ASSURANCE COMPANY OF CANADA—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed for.	Amount paid in Cash.
		$	$
Smith, David	Toronto	3,000	1,350
Smith, Geo. B.	"	5,000	2,250
Soper, Warren Y	Ottawa	15,000	6,750
Strachan, W.	Montreal	2,500	1,125
Taylor, F. C.	Lindsay	20,000	9,000
Torrance, W. B.	Montreal	2,000	900
Wadsworth, V. G. and Wedd W. (in trust)	Toronto	5,000	2,250
Wheeler-Bennett, J. W.	London, Eng.	7,500	3,375
Wood, Hon. S. C.	Toronto	60,000	27,000
Wood, E. R.	Montreal	46,900	21,105
Walker, B. E	"	10,000	4,500
Wood, G. H.	"	30,000	13,500
		$1,000,000	$450,000

THE LONDON LIFE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at December 31, 1904).

John McClary, President; A. O. Jeffery, Vice-President; William Bowman, Mr. Justice Bell, William F. Bullen, Thos. H. Smallman, Geo. C. Gibbons, Arthur S. Emery, Thos. W. Baker.

LIST OF SHAREHOLDERS—(As at December 31, 1904).

Name.	Residence.	Amount subscribed for.	Amount paid in Cash.
		$	$
Bullen, W. F	London	16,000	3,200
Bowman, W.	"	16,500	3,300
Blinn, H. W., (estate)	"	1,100	220
Durand, (estate)	"	2,200	440
Elliott "	"	6,000	1,200
Emery, A. S.	"	18,000	3,600
Gardner, Mary I.	"	1,100	220
Green, Thos. (estate)	"	1,100	220
Gibbons, Geo. C.	"	12,200	2,440
Greenless, A. (in trust)	"	8,900	1,780
Jeffery, A. A.	"	60,000	12,000
Jeffery, A. O.	"	57,600	11,520
Jeffery, J. E.	"	7,800	1,560
Milne, Mrs. E.	"	1,200	240
Mills, John	"	2,000	400
Moffat, Col. Jas. (estate)	"	1,100	220
Magee, J. (in trust)	"	3,900	780
McClary, John	"	7,000	1,400
Parfitt, A.	"	2,000	400
Richter, J. G.	"	18,500	3,700
Smallman, T. H	"	4,700	940
Weldon, Annie E	"	1,100	220
	Total	$250,000	$50,000

LONDON MUTUAL FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at December 31, 1904).

Hon. John Dryden, President; Geo. Gillies, Vice-President; H. Waddington, Secretary and Managing Director; D. Kemp, D. Brown, Jno. Blacklock, R. T. Shiell, B.A., M.B., Rev. G. I. Taylor, M.A., Jas. Gunn.

LIST OF STOCKHOLDERS—(As at December 31, 1904).

Name.	Residence.	Amount subscribed for.	Amount paid up in Cash.
		$	$
Marshall, Finley	London	1,000	175
Leitch, Laughlin	Toronto	4,000	700
Judd, J. C.	London	1,000	175
Dryden, Hon. J.	Toronto	9,000	1,575
Blacklock, Mary E.	"	3,000	525
Clark, John	"	3,000	525
Andrews, Chas. H.	"	3,000	525
Grant, Annie May	"	3,000	525
Grant, Eliza A	"	3,000	525
Grant, Daniel	"	3,000	525
Jarvis, Harry St. J.	"	3,000	525
Gurnett, Ray	"	3,000	525
Grant, Gideon	"	3,000	525
Blacklock, J.	"	7,000	1,225
Gunn, James	"	1,000	175
Gillies, Geo	"	1,000	175
Taylor, Geo.	"	1,000	175
Shiell, R. T.	"	1,000	175
Kemp, David	"	1,000	175
James, Chas. C.	"	3,000	525
Starr, Annie L.	"	3,000	525
Starr, Clarence L	"	3,000	525
Waddington, Herbert	"	7,000	1,225
Varley, William G.	"	3,000	525
Champ, John S.	"	3,000	525
Galloway, Geo. A.	"	3,000	525
Moysey, Winnifred	"	3,000	525
Grant, Carrie	"	3,000	525
Grant, Gideon (in trust)	"	3,000	525
Richardson, H. V., in trust.	"	9,000	1,575
Durbrow, Jas. W.	New York	1,000	175
Blachford, Henry	Montreal	2,000	350
	Total	$100,000	$17,500

MANUFACTURERS LIFE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at December 31, 1904).

Hon. G. W. Ross, President; Lieut.-Col. H. M. Pellatt, Lloyd Harris, Vice-Presidents; J. F. Junkin, E. J. Lennox, A. J. Wilkes, K.C., James Mills, LL.D., R. L. Patterson, Hon. J. A. Ouimet, R. R. McLennan, William Strachan, Robert Archer, Hon. V. W. LaRue, D. D. Mann, Lieut.-Col. James Mason, Robert Junkin, S. G. Beatty, A. P. Barnhill, Wm. Mackenzie, C. C. Dalton, R. J. McLaughlin, K.C., D. B. Hanna, Hon. J. D. Rolland.

LIST OF SHAREHOLDERS—(As at December 31, 1904).

Name.	Residence.	Number of Shares.	Amount subscribed.	Amount paid up.
			$	$
Akers, John	Toronto	50	5,000	1,000
Archer, Robert	Montreal	50	5,000	1,000
Ball, William	Chatham	16	1,600	320
Beatty, S. G	Toronto	900	90,000	18,000
Bell, John	Belleville	15	1,500	300
Blackstock, T. G	Toronto	100	10,000	2,000
Boswell, Mrs. Ella	"	3	300	60
Bourgeau, A	Montreal	80	8,000	1,600
Brodie, R. T., estate of	Toronto	22	3,200	640
Bruce, Mrs. C. Emily	"	5	500	100
Crean, R	"	100	10,000	2,000
Dailey, Mrs. Mary E	Council Bluffs, Iowa, U.S.A.	1	100	20
Dobson, Hon. John	Lindsay	1	100	20
Farmer, Richard D	Ancaster	50	5,000	1,000
Flavelle, J. W	Toronto	146	14,600	2,920
Flett, John	"	50	5,000	1,000
Gonthier, Rev. T. D. C	Ottawa	5	500	100
Gooderham, Geo	Toronto	19	1,900	380
Gooderham, Geo. (in trust)	"	179	17,900	3,580
Gravel, J. O	Montreal	80	8,000	1,600
Grenier, J	"	10	1,000	200
Halliday, J. T. J	Peterboro'	50	5,000	1,000
Hamilton, William	"	16	1,600	320
Hingston, Sir Wm. H	Montreal	80	8,000	1,600
Junkin, J. F	Toronto	18	1,800	360
Junkin, Miss R	"	3	300	60
LaRue, Hon. V. W	Quebec	50	5,000	1,000
Lennox, E. J	Toronto	161	16,100	3,220
Machum, E. R	St. John, N.B.	100	10,000	2,000
Mann, D. D	Toronto	161	16,100	3,220
Mason, Lieut.-Col. James	"	50	5,000	1,000
Matthews, W. E	Ottawa	10	1,000	200
Mills, Dr. James	"	100	10,000	2,000
McCuaig, C. J	Montreal	13	1,300	260
McLennan, Lt.-Col. R. R	Cornwall	403	40,300	8,060
McMillan, Hon. Donald	Alexandria	161	16,100	3,220
Nichol, Dr. Wm	Brantford	32	3,200	640
Nicolls, Miss M. A	Peterboro'	16	1,600	320
Normandeau, H. E	Montreal	50	5,000	1,000
O'Hara, Robert, estate of	Ottawa	106	10,600	2,120
Ouimet, Hon. J. A	Montreal	80	8,000	1,600
Patterson, R. L	Toronto	161	16,100	3,220
Pelletier, Hon. L. P	Quebec	50	5,000	1,000
Phillips, F. J	Toronto	1	100	20
Reid, Fred. G	Montreal	2	200	40
Rolph, Frank	Toronto	1	100	20
Ross, Dr. J. F. W	"	50	5,000	1,000
Shepherd, Harry L	Brockville	8	800	160
Stevens, Mrs. Ada J	Chatham	16	1,600	320
Strachan, William	Montreal	1,053	105,300	21,060
Stratton, A. H	Peterboro'	37	3,700	740
Trees, Samuel	Toronto	161	16,100	3,220
Tupper, Sir Charles Hibbert	Vancouver	32	3,200	640
Walker, Herbert	Montreal	10	1,000	200

MANUFACTURERS LIFE INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDRES—*Concluded.*

Name.	Residence.	Number of Shares.	Amount subscribed.	Amount paid up.
			$	$
Walsh, William, estate of	Peterboro'	10	1,000	200
Warnock, Mrs. Margaret	Goderich	30	3,000	600
Wilkes, A. J., K.C	Brantford	140	14,000	2,800
Wilson, E. W	Montreal	50	5,000	1,000
Wilkes, George H	Brantford	50	5,000	1,000
Winnett, H	Toronto	80	8,000	1,600
Winter, Major C. F	Ottawa	25	2,500	500
Winter, Mrs. Jane	Montreal	2	200	40
Smillie, Mrs. S. L	Toronto	3	300	60
Wood, E. R	"	50	5,000	1,000
Young, Mrs. A. M	"	83	8,300	1,660
Young, Hon. James	Galt	50	5,000	1,000
Young, Mrs. Margaret	"	50	5,000	1,000
Horsey, H. Herbert	Ottawa	50	5,000	1,000
Harris, Lloyd	Brantford	145	14,500	2,900
Rykert, E. G	Montreal	142	14,200	2,840
Robinson, A. W	"	25	2,500	500
Sirois, L. P	Quebec	50	5,000	1,000
Black, Mrs. Maud	Goderich	15	1,500	300
Wright, Mrs. Annie B	Toronto	25	2,500	500
Digby, Jas. W., President, and William G. Helliker, Secretary (in trust)	Brantford	1,350	135,000	27,000
Junkin, J. F. (in trust)	Toronto	4,050	405,000	81,000
Fisken, John K., trustee	"	50	5,000	1,000
McLaughlin, R. J., K.C	"	200	20,000	4,000
Barnhill, Alex. P	St. John, N.B	50	5,000	1,000
Telfer, Henry C	Montreal	100	10,000	2,000
Nichols, Mrs. Charlotte A	Ottawa	8	800	160
Rolland, Hon. J. D	Montreal	50	5,000	1,000
The Central Canada Loan & Savings Co.	Toronto	215	21,500	4,300
Favre-Brandt, C. & J	Yokohama, Japan	50	5,000	1,000
The Metropolitan Bank (in trust)	Toronto	50	5,000	1,000
Comstock, William H	Brockville	650	65,000	13,000
J. F. Junkin & Lloyd Harris (in trust)	Toronto	1,000	100,000	20,000
Dalton, C. C	"	100	10,000	2,000
Hanna, D. B	"	50	5,000	1,000
Robertson, John D	Ottawa	20	2,000	400
The Home Savings and Loan Company, Ltd. (in trust)	Toronto	467	46,700	9,340
Latham, Mrs. Ida M	London	10	1,000	200
Annis, Dr. Levi C	Cedar Springs, Mich., U.S.A.	25	2,500	500
Molson, Dr. W. A	Montreal	50	5,000	1,000
Hayakawa, T	Japan	21	2,100	420
Chadwick, Geo. D'A	Toronto	25	2,500	500
Brouse, Mitchell & Co. (in trust)	"	200	20,000	4,000
	Total	15,000	$1,500,000	$300,000

THE MERCANTILE FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at December 31, 1904).

W. A. Sims, President; Alfred Wright, Secretary; A. E. Blogg, T. H. Hall, G. A. B. Dickson, G. Banks.

LIST OF SHAREHOLDERS—(As at December 31, 1904).

Name.	Residence.	Capital subscribed.	Amount paid in Cash.
		$	$
Sims, W. A.	Bushey, Herts, Eng.	2,000	400
Wright, Alfred.	Toronto	2,000	400
Blogg, A. E.	"	2,000	400
Banks, Greenhow	"	2,000	400
Dickson, Geo. A. B.	"	2,000	400
Hall, Thos. H.	"	2,000	400
London and Lancashire Fire Insurance Co.	Liverpool, Eng.	238,000	47,600
	Total.	$250,000	$50,000

THE MUTUAL LIFE ASSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at December 31, 1904).

Robert Melvin, President; Alfred Hoskin, K.C., 1st Vice-President; Hon. Mr. Justice Britton, 2nd Vice-President; Right Hon. Sir Wilfrid Laurier, P.C., G.C.M.G., W. J. Kidd, B.A., E. P. Clement, Francis C. Bruce, Geo. A. Somerville, Wm. Snider, J. Kerr Fisken, Hon. Sir F. W. Borden, Hon. Mr. Justice Garrow.

(No shareholders)

THE MONTREAL-CANADA FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at December 31, 1904).

A. A Labrecque, President; Alp. Champagne, Vice-President; L. A. Lavallée, C.R., N. Leclaire, Alf. Delorme, Alf. Leduc, F. C. Larivière, C. Robillard, Dr. A. Gadbois.

LIST OF SHAREHOLDERS—(As at December 31, 1904).

Name.	Residence.	Amount subscribed.	Amount paid.
		$	$
Amiot, Lecours & Larivière	Montreal	260	26
Amiot, Dame Alphonsine	"	150	15
Amiot, succ. Alb. & Al	"	110	11
Amiot, Oscar	"	380	38
Bastien, Trefflé	"	10,000	1,000
Barrette, succ. M	"	730	73
Bahan, Thos	"	150	15
Beauchamp, L. E	"	110	11
Boucher, Séraphin	"	1,710	171
Bourassa, J. B	"	620	62
Boivin, M. L	"	270	27
Boivin, G	"	570	57
Bourret, A	"	60	6
Baril, G. E	"	430	43
Beauséjour, J. E	"	80	8
Bernard, L. E	"	230	23
Beauvais, Dame Camille	"	90	9
Bertrand, Dme. Vve Pierre	"	310	31
Beauchemin, L. J. O	"	200	20
Berry, John	"	1,500	150
Bernier, Eug	"	750	75
Boucher, J. N	"	340	34
Bourassa, Noé	"	1,330	133
Baril, Ant	"	130	13
Baril, Dme Ant	"	50	5
Bélanger, F. X	"	350	35
Bélanger, T	"	70	7
Bonin, Isidore	"	200	20
Bonin, J	"	270	27
Champagne, Alphonse	"	1,000	100
Cléroux, P. E	"	1,400	140
Coutu, H	"	1,700	170
Cléroux, L. J. V	"	2,030	203
Champagne, N	"	810	81
Cléroux, A	"	210	21
Couillard, Dame Vve. E	"	60	6
Charbonneau, C	"	110	11
Charland, Dame L	"	120	12
Charland & Cie	"	790	79
Chaussé, L	"	50	5
Cherrier, succ. C. S	"	1,430	143
Cardinal, J. T	"	50	5
Campbell, B	"	260	26
Charbonneau, F. X	"	300	30
Charbonneau, O	"	90	9
Constantineau, G	"	200	20
Crevier, Dame Vve. Ed	"	140	14
Charest, Frère	"	130	13
Chabot, Delle Joséphine	"	20	2
De Bellefeuille, E. L	"	3,540	354
Delorme, Alf	"	720	72
Dumont, Emile	"	280	28
Dumont, M	"	120	12
Dowd, Francis	"	60	6
Dufresne, Raphael	"	1,000	100
Desjardins, L. H	Terrebonne, P.Q	170	17

THE MONTREAL-CANADA FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid.
		$	$
Dumont, D	Montreal	60	6
Décary, Antoine	"	130	13
Drapeau, J. B	"	340	34
Doutre, succ, Joseph and son épouse	"	150	15
Dupré, H	"	640	64
Desjardins, M	"	90	9
Demers, Dame L. H	"	100	10
Dupras, M. A	"	180	18
Décary, succ. Frs	"	1,410	141
Dupuy, Louis	"	340	34
Desrosiers, Basile	"	60	6
Duchêne, Thos	"	50	5
Dionne, A	"	710	71
Destroismaisons, Dame R	"	140	14
Demers, L. H	"	450	45
Gareau, Jos	"	530	53
Gauthier, H	"	50	5
Granger, U	"	430	43
Giguère, Pierre	"	990	99
Gagnon, D. W	"	90	9
Gendron, L. A	"	160	16
Garceau, J. H	"	240	24
Gauthier, Thos	"	430	43
Grenier, Vital	"	100	10
Goné, Dlle. M. S	"	150	15
Goné, Dlle. M. T	"	350	35
Giroux, F	"	400	40
Gratton, C	"	400	40
Gagnon, Arthur	"	240	24
Gosselin, T	"	60	6
Giroux, Dame Nap	"	40	4
Galipeau, Louis	"	350	33
Gagnon, Dame Arthur	"	230	23
Girard, J	"	130	13
Girard, Dame J	"	130	13
Grothé, Dame C	"	60	6
Grothé, Delle A	"	120	12
Grothé, Chs	"	60	6
Gauthier, Chs	"	90	9
Huberdeau, M	"	580	58
Hogue, A	"	720	72
Hart, succ. E	"	1,670	167
Harel, F. X	"	650	65
Hétu, Alf	"	230	23
Julien, Dame Octave	"	410	41
Julien, Léon	"	600	60
Jeannotte, J	"	590	59
Jeannotte, S	"	510	51
Kolber, Dame Samuel	"	100	10
Labrecque, A. A	"	10,000	1,000
Leduc, E	"	770	77
Leclaire, Noé	"	2,840	284
Lavallée, L. A	"	3,930	393
Lamoureux, Jos	"	10,000	1,000
Lamoureux, Dame Jos	"	3,110	311
Lacas, Jos	"	310	31
Lalonde, N	"	500	50
Lambert, Jos. fils	"	70	7
Laberge, Dr. L	"	800	80
Lemay, Oct	"	130	13
Lapierre, A	"	680	68
Lamy & Frère	"	300	30
Lamy, Dame P	"	250	25

THE MONTREAL-CANADA FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid.
		$	$
Lauzon & Marin	Montreal	100	10
Lauzon, L	"	20	2
Lamer, J. E	"	250	25
Larivière, Emery	"	1,760	176
Lavigne, Léon	"	2,720	272
Laviolette, Isidore	"	960	96
Labrecque & Mercure	"	30	3
Laurier, Dame L. A	"	90	9
Lamontagne, P	"	120	12
Laurier, C. H	"	1,170	117
Larose, A	"	90	9
Lamarche, A	"	1,870	187
Laporte, E	"	520	52
Limoges, Oct	"	100	10
Lefebvre, Jérémie	"	110	11
Lamoureux, Dame Clara	"	100	10
Labrecque, Delle A	"	90	9
Lanoix, C	"	70	7
Lefebvre, J. H	"	620	62
Laurier, M	"	1,210	121
Leblanc, L. A	"	40	4
Le Séminaire de Montréal	"	200	20
Laporte, Jos	"	90	9
Lemay, C	"	290	29
Lafleur, J. A. E	"	90	9
Lafleur, J. B	"	4,560	456
Lamer, Dame J. E	"	190	19
Lapointe, L. A	"	870	87
Labrecque, J. A	"	4,920	492
Larivière, Fred. C	"	550	55
Mercure, Alf	"	70	7
Monet, F	"	470	47
Mageau, Jos	"	40	4
Ménard, Alf	"	250	25
Maillé, O. B. N	"	910	91
Martin, J. A	"	10	1
Major, E	"	50	5
Moisan, Z	"	120	12
Mousseau, J. G	"	680	68
Morache, Camille	"	90	9
Normandin, Jos	"	90	9
O'Neil, T. J	"	360	36
Poirier, L	"	20	2
Payette, Louis	"	140	14
Perras, J. A	"	130	13
Pagé, Geo	"	330	33
Perrault, J. N	"	290	29
Paquette, A	"	320	32
Peltier, Jos	"	2,550	255
Patenaude, Jos	"	320	32
Pérodeau, N	"	840	84
Papineau, Narcisse	St. Timothée, P.Q	10,000	1,000
Papineau, J. A	"	4,690	469
Quintal, Dame I. A	Montreal	220	22
Quevillon, Hector	"	280	28
Robillard, Clément	"	4,390	439
Robert, Ant	"	100	10
Richer, O. A	"	720	72
Robillard, Dame Clément	"	150	15
Robert, A	"	290	29
Robert, Dame A	"	60	6
Roy, A. N	"	1,850	185
Ruffier, V	"	150	15

SESSIONAL PAPER No. 8

THE MONTREAL-CANADA FIRE INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed.	Amount paid.
		$	$
Rousseau, E	Montreal	240	24
Ricard, J. O	"	1,460	146
Rieutard, Dame F	"	50	5
Robert, E	"	240	24
Racette, Frères	"	2,010	201
St. Jean, Thomas	"	220	22
Shippel, H	"	1,450	145
St. Jean, L	"	960	96
Savignac, J. R	"	500	50
Shippel, A. E	"	670	67
St. Antoine, L. N	"	240	24
St. Denis, A. J. H	"	1,900	190
St. Aubin, Cléophas	"	60	6
Ste. Marie, P	"	250	25
Trempe, J. S	"	720	72
Trudel, J	"	510	51
Tessier, A. L	"	350	35
Thibaudeau, J. B	"	430	43
Tétreault, A	"	570	57
Vanier, O	"	940	94
Versailles, Dame Jos	"	310	31
Zappa, B	"	450	45
	Total	$157,960	$15,796

THE NATIONAL LIFE ASSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at December 31, 1904).

Elias Rogers, President; Hon. J. J. Foy, K.C., M.L.A., William Stone, Vice-Presidents; Hon. Robert Beaven, T. C. Irving, Peleg Howland, G. L. Milne, M.D., G. A. Hetherington, M.D., J. D. Chipman, H. McC. Hart, J. L. Spink, G. W. Beardmore, W. R. Hobbs, J. N. Greenshields, K.C., J. N. Shenstone, H. Laporte, C. E. Doolittle; R. H. Matson, Managing Director.

LIST OF SHAREHOLDERS—(As at December 31, 1904).

Name.	Residence.	Amount subscribed for.	Amount paid up in Cash.
		$	$
Ashton, Robt	Brantford, Ont	1,000	200
Aylmer, Henry	Sherbrooke, P.Q	2,000	400
Allan, Geo. L	Vancouver, B.C	500	100
Baines, Allan	Toronto, Ont	1,000	200
Beardmore, Geo. W	"	5,000	1,000
Beardmore, Walter D	"	5,000	1,000
Beardmore, A. O	"	1,000	200
Barnard, G. H	Victoria, B.C	1,000	200
Beaven, Hon. Robt	"	3,000	600
Behrens, W. M	Elmira, Ont	1,000	200
Beck, Fred	Harriston, Ont	200	40
Brown, Richard	Toronto, Ont	1,000	200
Brooks, Chas	Mitchell, Ont	3,000	600
Black, John F	Halifax, N.S	2,500	500
Beique, Hon. F. L	Montreal, P.Q	2,500	500
Bingham, Dr. G. S	Hamilton, Ont	2,000	400
Bates, Mrs. L. C	Amherst, N.S	2,000	400
Betts, John	Millerton, N.B	1,000	200
Booth, G. W	Victoria, B.C	1,000	200
Chapman, Mrs. Dora	London, Ont	500	100
Chipman, J. D	St. Stephen, N.B	5,000	1,000
Challoner & Mitchell	Victoria, B.C	1,000	200
Crease, A. D	"	1,000	200
Curlett, H. G	Toronto Junction	1,000	200
Cockburn, Rev. E	Toronto, Ont	1,200	240
Coburn, H. P	Hamilton, Ont	4,000	800
Curry, Dr. M. A	Halifax, N.S	2,500	500
Crowe, Mrs. E. A	Dundas, Ont	1,000	200
Callaghan, James Orr	Hamilton, Ont	2,000	400
Clarke, J. J	Millerton, N.B	1,000	200
Campbell, Duncan E	Victoria, B.C	6,000	1,200
Davies, Wm	Toronto, Ont	5,000	1,000
Davies, Mrs. M. Emily	"	5,000	1,000
Draper, W. H	Montreal, P.Q	4,000	800
Duff, Chas	Hamilton, Ont	4,000	800
Dowling, Dr. J. F	Ottawa, Ont	2,000	400
Drummond, Dr. W. H	Montreal, P.Q	2,500	500
Dexter, Louis, jr	Milltown, N.B	2,500	500
Doolittle, Chas. E	Hamilton, Ont	5,000	1,000
Erskine, A. B	Vancouver, B.C	1,000	200
Erb, A. H	Elmira, Ont	1,000	200
Elliott, W. H	Hamilton, Ont	1,000	200
Emery, Dr. A. F	St. John, N.B	5,000	1,000
Ewen, Alex	New Westminster, B.C	1,000	200
Foy, J. J	Toronto, Ont	2,500	500
Fraser, R. L	Victoria, B.C	2,000	400
Flemming, Catharine	"	500	100
Flemming, Harold	"	500	100
Flumerfelt, A. C	"	1,000	200
Fullerton, J. A	Vancouver, B.C	1,000	200
Forgie, James	Buffalo, N.Y	2,500	500
Fortier, Dr. L. E	Montreal, P.Q	5,000	1,000
Fell, James	Victoria, B.C	1,000	200
Ferguson, J. B	Vancouver, B.C	1,000	200
Ganong, J. E	St. Stephen, N.B	2,500	500
Ganong, G. W	"	4,000	800
Gemmill, J. A	Ottawa, Ont	5,000	1,000
Gouinlock, G. W	Toronto, Ont	5,000	1,000

SESSIONAL PAPER No. 8

NATIONAL LIFE ASSURANCE COMPANY OF CANADA—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed for.	Amount paid up in Cash.
		$	$
Greenshields, J. N	Montreal, P.Q	5,000	1,000
Graef, Dr Chas	Vancouver, B.C	1,000	200
Haney, M. J	Toronto, Ont	10,000	2,000
Harris, Rev. E	"	5,000	1,000
Helmcken, H. D	Victoria, B.C	1,000	200
Hayward, Charles	"	2,500	500
Hayward, C. C	Newcastle, N.B	400	80
Hart, Guy C	Halifax, N.S	2,500	500
Harwood, Wr	Toronto, Ont	600	120
Hassold, Fred. A	Philadelphia, N.Y	200	40
Hart, H. McC	Halifax, N.S	5,000	1,000
Hetherington, Dr. G. A	St. John, N.B	5,000	1,000
Hinton, J. A	Victoria, B.C	1,000	200
Henderson, A	"	1,000	200
Hamilton, R	"	1,000	200
Howland, Peleg (in trust)	Toronto, Ont	10,000	2,000
Holden, H. S	Syracuse, N.Y	10,000	2,000
Hobbs, W. R	Toronto, Ont	5,000	1,000
Holland, C. A	Victoria, B.C	1,000	200
Hoare, C. W	Walkerville, Ont	1,000	200
Hood, John	Keewatin, Ont	2,000	400
Horetzky, Chas. G	Toronto, Ont	500	100
Hall, Mrs. Elizabeth	Toronto Junction	200	40
Holmes, Mrs. A. J	Toronto, Ont	1,000	200
Hoare, G. S	Winnipeg, Man	1,000	200
Hayward, C. C	Newcastle, N.B	600	120
Hart, Mrs. Alice M	Halifax, N.S	5,000	1,000
Irving, T. C	Toronto, Ont	5,000	1,000
Irving, A. S	"	5,000	1,000
Irving, Judge P. A	Victoria, B.C	10,000	2,000
Jennings, B	Toronto, Ont	1,000	200
Jermyn, C. D	Hamilton, Ont	1,000	200
Jones, F. A	St. John, N.B	5,000	1,000
Jones, Dr. O. M	Victoria, B.C	10,000	2,000
Jackson, W. R	Vancouver, B.C	1,000	200
Jones, Dr. J. R	Winnipeg, Man	1,500	300
Jones, Dr. D. L	Victoria, B.C	5,000	1,000
Kenning, Jas. A	Vancouver, B.C	500	100
Kay, J. B	Toronto, Ont	2,000	400
Kirk, R. D	Antigonish, N.S	4,000	800
Kennedy, James A	St. Thomas, Ont	200	40
Lampman, P. S	Victoria, B.C	5,000	775
Langley, J. P	Toronto, Ont	2,000	400
Lawson, J. H	Victoria, B.C	1,000	200
Lamont, W. H	Toronto, Ont	1,000	200
Lawrence, Dr. F. O	St. Thomas, Ont	1,000	200
Levy, H. E. (in trust)	Victoria, B.C	1,000	200
Levy, W. J	Mitchell, Ont	1,000	200
Levy, H. E	Victoria, B.C	1,000	200
Loo Gee Wing	"	5,000	1,000
Lee Mong Kow	"	2,500	500
Lee Cheong	"	2,500	500
Lockhart, W. S	Newcastle, Ont	1,000	200
Lynch, Miss E. M	Detroit, Mich	2,500	500
Laporte, H	Montreal, P.Q	5,000	1,000
Lachapelle, Dr. E. P	"	2,500	500
Macdonald, Dr. A. A	Toronto, Ont	6,500	1,300
McLaughlin, M. (in trust)	"	5,000	1,000
McWilliams, J. J	Buffalo, N.Y	5,000	1,000
Murray, Mrs. Margaret J	Sooke, B.C	1,000	200
MacKechnie, Dr. L. N	Vancouver, B.C	1,000	200
MacPherson, C. E	Winnipeg, Man	4,000	800
McGill, C	Toronto, Ont	1,000	200
McLennan, R. P	Vancouver, B.C	1,000	200

NATIONAL ASSURANCE COMPANY OF CANADA—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed for.	Amount paid up in Cash.
		$	$ cts.
McLarty, Dr. D	St. Thomas, Ont	1,000	200 00
McIntosh, D. J	Victoria, B.C.	1.000	200 00
McAvity, T	St. John, N.B	1,000	200 00
MacNab, A	Walton, Ont	500	100 00
McCallum, Dr. J. S	Smith's Falls, Ont	500	100 00
McIntosh, J	Derby, N.B.	500	100 00
McLaurin, Mrs. Mary	Woodstock, Ont.	2,000	400 00
Matson, R. H	Toronto, Ont	13,000	2,600 00
Main, Mrs. Mary J	Hamilton, Ont	500	100 00
Milne, Dr. G. L	Victoria, B.C.	10,000	1,180 00
Muntz & Beatty	Toronto, Ont	1,000	200 00
Mulloy, Chas. W	Aurora, Ont	2,000	400 00
Murphy, J. E	Hepworth, Ont	2,000	400 00
Montague, Hon. W. H	Hamilton, Ont	1,000	134 70
Munn, D. J	Montreal, P.Q	5,000	1,000 00
Morrison, Mrs. Mary	St. John, N.B.	2,000	400 00
Marsh, A. H., K.C	Toronto	2,000	400 00
Murray, Alexander	Mitchell, Ont	1,000	200 00
Milne, Mrs. Ellen C	Victoria, B.C.	1,000	200 00
Nelson, Chas	Vancouver, B.C.	1,000	200 00
O'Brien, S	Victoria, B.C.	1,000	200 00
Oliver, W. E	"	1,000	200 00
Purdy, D. J	St. John, N.B.	3,500	700 00
Petrie, J. E	Derby, N.B.	600	120 00
Phillips, Mrs. Annie E	Fredericton, N.B.	1,000	200 00
Rogers, Elias	Toronto, Ont.	10,000	2,000 00
Rostein, J	Victoria, B.C.	2,000	400 00
Robins, W	Walkerville, Ont	1,000	200 00
Robertson, Mrs. S. J	Hamilton, Ont	4,000	800 00
Redmond, W. H	St. John, N.B	1,000	200 00
Richardson, S. R	North Toronto, Ont.	500	100 00
Robinson, J	Millerton, N.B.	4,000	800 00
Ross, Frank T.	St. Stephen, N.B.	5,000	1,000 00
Raymond, L. C. (in trust)	Welland, Ont	1,000	200 00
Scott, Mrs. G. Eva	Victoria, B.C.	1,000	200 00
Scott, N. C	St. John, N.B	1,000	200 00
Scovil, Mrs. Helen M	"	1,000	200 00
Scovil, Jas. J. M	"	500	100 00
Scovil, Wm. G	"	500	100 00
Shenstone, J. N	Toronto, Ont	5,000	1,000 00
Sparling, F	"	9,200	1,840 00
Spink, J. L	"	5,000	1,000 00
Stone, Wm	"	9,000	1,800 00
Shallow, F. D	Montreal, P.Q	1,000	200 00
Speed, J. W	Victoria, B.C.	1,000	200 00
Smith, Mrs. S. A	"	1,000	200 00
Stewart, C. E	Bobcaygeon, Ont.	1,500	300 00
Sterling, Mrs. Mary T.	Detroit, Mich.	2,500	500 00
Smellie, Dr. T. S. T	Fort William, Ont	1,000	200 00
Smith, Dr. A. D.	Mitchell, Ont	4,000	800 00
Stuart Bros	"	1,000	200 00
Squire, Wm.	"	2,000	400 00
Strong, R. S. S.	Galt, Ont	1,000	200 00
Smith, F. J. D	Newtonbrook, Ont	2,500	500 00
Shepherd, J. D	Toronto, Ont.	1,000	200 00
Stewart, Mrs. Ida A	Woodstock, Ont.	2,500	500 00
Smith, Alfred M	Wingham, Ont.	500	100 00
Smith, Jonas	Toronto, Ont.	500	100 00
Todd, Thomas	"	1,000	200 00
Tufts, Prof. J. F.	Wolfville, N.S.	5,000	1,000 00
Tye, Mrs. A. L	Victoria, B.C.	1,000	200 00
Taylor, W. J	"	10,000	2,000 00
Vail, C. E.	St. John, N.B	5,000	1,000 00
Vowell, A. W	Victoria, B.C.	1,000	200 00

NATIONAL ASSURANCE COMPANY OF CANADA—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed for.	Amount paid up in Cash.
		$	$ cts.
Vigeon, H	Toronto, Ont.	2,000	400 00
Watt, Dr. A. T	Victoria, B.C.	2,000	400 00
Walker, Dr. R. E	New Westminster, B.C.	1,000	200 00
Weber, M. L	Elmira, Ont	1,000	200 00
Wilkie, D. R	Toronto, Ont	5,000	1,000 00
Wills, Wm. G	Mitchell, Ont	500	100 00
Walker, J. H	Walkerville, Ont	5,000	1,000 00
Walker, Mrs. Margaret T	"	5,000	1,000 00
Wilson, Dr. W. A	Derby, N.B.	500	100 00
Ward, Mrs. Margaret J	Hamilton, Ont	2,000	400 00
York, Joseph	Victoria, B.C.	1,000	200 00
Young, Robt. E	Listowel, Ont.	600	120 00
	Total	$510,000	$100,889 70

THE NORTH AMERICAN LIFE ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at December 31, 1904).

John L. Blaikie, President; James Thorburn, M.D., Hon. Sir Wm. R. Meredith, Vice-Presidents; Hon. Senator Gowan, L. W. Smith, D. McCrae, E. Gurney, J. K. Osborne; L. Goldman, Managing Director; W. B. Taylor, Secretary.

LIST OF SHAREHOLDERS—(As at December 31, 1904).

Name.	Residence.	Amount subscribed for.	Amount paid in cash.
		$	$
Allan, Adelaide Harriet	Toronto	2,000	400
Blaikie, John L.	"	14,000	2,800
Blake, Hon. Edward, K.C., M.P.	London, Eng	10,000	2,000
Belcher, Joseph S. (in trust) executors estate of	Halifax, N.S.	2,000	400
Biggar, Mrs. Jane Helen.	Toronto	2,000	400
Burpee, Hon. Isaac, executors estate	St. John, N. B	5,000	1,000
Carruthers, J. B.	Kingston	4,000	800
Carlyle, Jas., M.D., estate Wilhelmina D. Carlyle, executrix	Toronto	6,000	1,200
Davies, Hon. Sir L. H.	Ottawa	7,000	1,400
Gowan, Hon. Senator J. R.	Barrie	13,800	2,760
Gurney, Edward	Toronto	2,000	400
Goldman, L.	"	12,000	2,400
Hewitt, Rev. W. J., estate of	Formby, Eng	1,700	340
Jarvis, Aemilius	Toronto	12,000	2,400
Kerr, Adelaide Cecil	"	5,000	1,000
Lake, John N	"	2,500	500
Lovitt, Israel M	Yarmouth, N.S.	5,000	1,000
Lovitt, Wm. L.	"	5,000	1,000
Manning, Alexander, estate of	Toronto	5,000	1,000
Macdonald, Miss Annie	Montreal, Que	10,000	2,000
McCabe, William, estate of	Toronto	86,000	17,200
McCrae, D.	Guelph	2,000	400
MacKay, Hugh, executors estate of	Montreal, Que.	2,000	400
McRitchie, Rev. George	Ottawa	5,000	1,000
Osborne, J. K.	Toronto	2,000	400
Proudfoot, Miss Jessie A.	"	10,000	2,000
Society of the Montreal General Hospital	Montreal, Que.	10,000	2,000
Smith, Larratt W., D.C.L.	Toronto	10,000	2,000
Spinney, Mrs. Annie W.	Yarmouth, N.S.	5,000	1,000
Scott, Mrs. Jessie	Toronto	10,000	2,000
Thorburn, James, M.D.	"	17,000	3,400
Thompson, Rev. John, D.D., estate of.	Sarnia	15,000	3,000
	Total	$300,000	$60,000

SESSIONAL PAPER No. 8

THE NORTHERN LIFE ASSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS (As at December 31, 1904).

President, Thos. H. Purdom; Vice-Presidents, Thos. Long, W. S. Calvert; John Milne, Managing Director; J. D. Balfour, Medical Director; Lord Strathcona and Mount Royal, John Ferguson, N. H. Stevens, Francis Love, John Purdom, Matthew Wilson, John Davis, M. McGugan, Charles Jenkins.

LIST OF SHAREHOLDERS (As at December 31, 1904).

Name.	Residence.	Amount subscribed for.	Amount paid in cash.
		$	$
Allen, Walter	Ottawa	2,000	200
Armstrong, G. W	London, Ont	1,000	100
Ansley, J. H.	Simcoe, Ont	1,000	100
Atkinson, T. R.	"	1,000	1,000
Amyot, G. E.	Quebec	2,500	1,250
Ahearn, Thomas	Ottawa	2,000	2,000
Bartlett, Alex	Windsor, Ont.	1,000	100
Balfour, J. D	London, Ont	20,100	1,250
Bell, Walter	"	5,000	5,000
Bull, T. H	Toronto	1,000	100
Blair, Wm	London, Ont	1,000	100
Beemer, Frank, M.D	Hamilton, Ont	500	50
Ballantyne, Mrs. R. M	Montreal	100	100
Bowes, J. G.	Hamilton	1,000	100
Barker, Samuel	"	1,000	100
Barron, W. C	London, Ont.	1,000	100
Beatty, J. H., estate	Toronto, Ont	1,000	100
Brenner, O. E.	London, Ont	1,000	100
Barselon, Jos	Montrea	1,000	100
Bickerdike, R.	"	1,000	100
Ballantyne, R. M	"	1,000	100
Ballantyne, Hon. Thos.	"	2,000	200
Ballantyne, Thos., Jr	"	500	50
Bell, A. T.	Tavistock, Ont	1,000	1,000
Bayley, C. H	London, Ont	1,000	100
Brennan, H. H	Ottawa	10,000	1,000
Balfour, Alice C.	Montreal	200	200
Brownlee, Milne, M.D	Woodstock, Ont	1,500	150
Baskerville, P., estate of	Ottawa	5,000	5,000
Boswell, A. W	Quebec	1,000	250
Boswell, J. K	"	1,000	250
Breakey, John	"	5,000	5,000
Bate, H. N	Ottawa	4,000	2,200
Belcourt, N. A., M.P.	"	500	500
Cameron, D. M	London, Ont.	1,000	100
Cowper, T. D.	Welland, Ont	1,000	100
Campbell, C. T., M.D.	London, Ont	1,000	100
Campbell, J. B., M.D., estate	"	3,000	300
Calvert, W. S., M. P	Strathroy, Ont	13,600	500
Creelman, Mrs. A. R.	Toronto	1,000	100
Clark, William	Newbury, Ont	500	500
Catto, John	Toronto	1,000	100
Coutts, John	Thamesville, Ont	500	100
Cattermole, J. F., M.D.	Toronto	500	500
Cattermole, Mrs. J. F.	"	500	500
Cochrane, John	Ridgetown, Ont.	500	50
Coyne, J. H.	St. Thomas, Ont	1,000	100
Charlton, B. E.	Hamilton.	2,000	200
Cummer, J. H	"	1,000	100
Campbell, Manson	Chatham, Ont.	5,000	500
Charlebois, A	Montreal.	1,000	100
Cochrane, James	"	2,000	2,000
Corneille, C. C.	"	1,000	100
Campbell, P. R.	Ridgetown, Ont.	500	50
Cleary, Miss E. E. Francis	Windsor, Ont.	100	100
Coffee, T. P.	Toronto	1,000	100
Cox, Hon. G. A.	"	1,000	1,000
Comstock, W. H.	Brockville, Ont	5,000	5,000

NORTHERN LIFE ASSURANCE COMPANY OF CANADA—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed for.	Amount paid in cash.
		$	$
Davis, John	Windsor, Ont.	13,600	500
Davey, T. G	London, Ont.	1,000	100
Dewar, Rebecca	"	1,000	100
Durand, Andrew	"	2,000	200
Doust, Joseph	Toronto	1,000	100
Davies, Wm	"	5,000	5,000
Dufton, E. T	Stratford, Ont.	1,000	100
Duncan, Helen M	Chatham, Ont.	2,000	200
Drummond, Sir G. A	Montreal	2,000	200
Drummond, G. E	"	1,000	100
Ducharme, G. N.	Ste-Cunegonde, Que.	2,000	200
Dobell, Hon. R. R., estate of	Quebec	2,000	200
Dickson, Robert	St. Mary's, Ont.	5,000	500
Davey, P. N., M.D	Duart, Ont.	1,000	100
Davey, Mrs. Isabella	Detroit, Mich.	1,000	1,000
Denholm, Andrew	Blenheim, Ont.	2,000	200
Dignan, R. H	London, Ont.	1,000	100
Dunn, T. D., estate	Quebec	2,000	2,000
Dupuis, A. B	"	1,000	1,000
Dyment, E. A	Thessalon, Ont.	5,000	500
Dunnett, James	Ottawa	1,000	100
Eckert, Mrs. Maria	London, Ont.	5,000	500
Elliott, Mrs. Maria	"	5,000	500
Eastwood, J. M	Hamilton	1,000	100
English, Wm	Petrolea, Ont.	1,000	1,000
Evans, J. P	London, Ont.	1,000	100
Elliot, Chas. H	"	1,000	100
Edwards, Hon. W. C	Rockland, Ont.	2,000	200
Englehart, J. L	Petrolea, Ont.	2,500	1,250
Flemming, O. E	Windsor, Ont.	3,000	300
Ferguson, Miss M. I	Thamesville, Ont	5,000	500
Ferguson, Miss S. H	"	5,000	500
Ferguson, Jas. N	Ottawa	1,000	600
Ferguson, James	Thamesville, Ont.	5,000	5,000
Fraser, R. N., M.D	"	2,000	200
Ferguson, John	London, Ont.	18,600	1,000
Ferrier, Mrs. Anne	Guelph, Ont.	500	50
Fraser, John	Petrolea, Ont.	1,000	100
Fraser, Miss Margaret	Quebec	500	500
Fraser, Mrs. C. E	"	500	500
Fraser, Mrs. Andrew	"	1,000	1,000
Fairbank, J. H	Petrolea, Ont.	2,000	2,000
Forbes, G. D.	Hespeler, Ont.	1,000	1,000
Fraser, Hon. D. C	New Glasgow, N.S.	1,000	100
Forbes, Mrs. Isabella R.	Ottawa	1,000	1,000
Ferguson, A. J	St. Thomas, Ont	1,000	100
Graham, Alex., M.D., estate	London, Ont.	1,000	100
Gibson, Hon. Wm.	Beamsville, Ont	1,000	100
Grant, James, estate of Mrs. Samantha	London, Ont.	500	50
Graham, R. M., estate of	"	1,500	150
Greer, B. W	"	1,000	100
Greer, A. B	"	1,000	100
Garvey, John	"	1,000	100
Garrett, Joshua	"	1,000	100
Graham, A. D., M.D	Bothwell, Ont.	1,000	100
Graham, P. L., M.D	Lobo, Ont.	1,000	100
Geoffrion, Hon. C. A	Montreal	1,000	1,000
Garvey, C. M., estate of	Sarnia, Ont.	1,000	100
Gray, R. A., A.I.A	Toronto	1,000	100
Gillard, William	Stratford, Ont.	1,000	1,000
Govenlock, W. M	London, Ont.	1,000	100
Hamilton, E.	Ottawa	2,500	2,500
Harris, G. B	London, Ont	500	500
Hanavan, M. J., M.D., estate of	"	1,000	100

SESSIONAL PAPER No. 8

NORTHERN LIFE ASSURANCE COMPANY OF CANADA—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed for.	Amount paid in cash.
		$	$
Hueston, Robert	London, Ont	1,000	100
Hobbs, Alfred, M.D	Guelph, Ont	1,000	100
Holmes, T. K., M.D	Chatham, Ont	5,000	500
Hickey, W. R	Bothwell, Ont	1,000	100
Harper, G. A	Toronto	2,500	250
Hodgson, Jonathan	Montreal	2,500	250
Hughes, Miss E. N., and J. C. Douglas, in trust	St. Thomas and Sarnia	2,000	200
Hendrie, William	Hamilton, Ont	1,000	100
Houston, Wm	Toronto	500	25
Hoare, C. W., M.D	Walkerville, Ont	500	500
Huot, Philip	Quebec	1,000	1,000
Irving, Mrs. Isabella	St. Mary's, Ont	1,000	100
Irving, T. C	Toronto	1,000	100
Jackson, J. A	Petrolea, Ont	2,000	2,000
Jackson, Robert	"	2,000	2,000
Jarvis, Mrs. Phœbe	Mt. Brydges, Ont	5,000	500
Johnston, Mrs. Jessie H	Fernie, B.C	1,000	1,000
Johnston, M. B	St. Thomas, Ont	1,000	100
Jarvis, A. J	London, Ont	1,000	100
Jenkins, Charles	Petrolea, Ont	5,000	5,000
Jull, Mary	Ridgetown, Ont	500	50
King, Miss Emma	Quebec	2,500	500
King, Charles	"	2,500	250
Kent, Thomas	London, Ont	1,000	100
Klœpfer, C	Guelph, Ont	6,000	600
Kay, John B	Toronto	2,000	200
Kerr, John	Petrolea, Ont	1,000	100
Kerr, James	"	1,000	1,000
Keyes, Perley G	Ottawa	1,000	1,000
Kappelle, Geo	Toronto	1,000	100
London and Canadian Loan Agency	"	5,000	5,000
Lindley, Mrs. Margaret E	Ingersoll, Ont	500	500
Long, Thomas	Toronto	13,600	500
Love, Francis	London, Ont	13,600	500
Leckie, John	Toronto	500	50
Luscombe, T. H	London, Ont	500	50
Lumley, G. W., M.D	Detroit, Mich	1,000	100
Logan, J. M	London, Ont	1,000	100
Leitch, C. St. Clair	Dutton, Ont	500	50
Lottridge, J. M	Hamilton, Ont	1,000	100
Lawrence, F. O., M.D	St. Thomas, Ont	1,000	100
Laidlaw, Wm	Toronto	1,000	100
Lucas, R. A	Hamilton, Ont	1,000	100
Little, R. A	London, Ont	2,000	200
Larkin, Patrick	St. Catharines, Ont	10,000	1,500
Lowell, J. A., estate of	Niagara Falls, Ont	5,000	500
Langford, C. B., M.D	Blenheim, Ont	1,000	100
Labatt, Theodore	Montreal	1,000	100
LeMoine, Gaspard	Quebec	500	500
Lockhart, R. J., M.D	Hespeler, Ont	500	100
Laidlaw, Miss Agnes	London, Ont	500	50
Matheson, Mary	St. Mary's	5,000	1,000
Mills, Hon. David, estate	London, Ont	14,100	2,450
Mills, Nathaniel	"	7,500	2,975
Mills, Nathaniel, in trust	"	21,500	3,500
Mills, John	London, Ont	1,000	100
Marshall, John, estate of	"	500	50
Mickleborough, Wm	St. Thomas, Ont	1,000	1,000
Mills, W. R	Hamilton, Ont	1,000	100
Marshall, Wm	Ottawa	1,000	100
Macklin, Henry	London, Ont	1,000	100
Meredith, Charles	Montreal	1,000	100
Mann, William	"	1,000	100
Mulholland, Jos., estate of	"	2,000	200

NORTHERN LIFE ASSURANCE COMPANY OF CANADA—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed for.	Amount paid in Cash.
		$	$
Milne, David	Sarnia, Ont	1,000	200
Middleton, J. T.	Hamilton, Ont	1,000	100
Mann, W. J	Aylmer, Ont	1,000	100
Mann, F. H	Windsor, Ont	2,000	2,000
Mearns, John, M.D	Woodstock, Ont	1,000	100
Martin, Hon. Jas.	Vancouver, B.C	1,000	100
Mills, Nelson	Marysville, Mich	5,000	5,000
Mulloy, Nelson, M.D.	Preston, Ont	2,500	500
Moore, Mrs. Elizabeth	St. Mary's, Ont.	5,000	500
Milne, John	London, Ont	16,600	800
Mackay, Robert	Montreal	5,000	5,000
McFarlane, A. Maude R.	"	400	200
McKillop, J. B.	London, Ont	500	50
McDonald, Jerry	"	500	50
McEvoy, A. M.	"	500	50
McGuigan, M., M.P	Mt. Brydges, Ont	13,600	500
Mackenzie, D	London, Ont	2,000	200
McCoubrey, A	"	500	50
McAlpine, Mrs. Mary	Glencoe, Ont	5,000	500
McIntyre, A. M	Dutton, Ont	5,000	500
Maclaren, David	Ottawa	5,000	5,000
Maclaren, Albert.	Buckingham, Que.	2,000	2,000
Mackay, James	Hamilton, Ont	1,000	100
McKinnon, Miss Frances	"	1,000	100
McIlwraith, J. F	"	1,000	100
McIntosh, Jas. I	Guelph, Ont	200	20
McSloy, H. E.	St. Catharines, Ont	2,000	200
McLaren, Alex., M.D	London, Ont	1,000	100
McKeown, Mrs C	Orangeville	300	30
McKinlay, James	Ridgetown, Ont	5,000	500
McNabb, Neil	"	2,000	200
McNaughton, F., M.A., M.D	Shawville, Que.	1,500	150
McCully, Jonathan, M.D.	Cedar Springs, Ont	5,000	500
McNamee, F. B	Montreal	1,000	100
McLennan, R. R.	Alexandria, Ont	6,000	600
McCaughy, W. D	Quebec	1,000	100
McMillan, James	Belmont, Ont	500	50
McDonald, James	London, Ont	500	50
McLarty, D., estate of	St. Thomas, Ont	1,000	1,000
McCabe, Mrs. Mary	Hamilton, Ont	1,000	100
McMorran & Davidson	Port Huron, Mich	2,000	200
McDougall, Francis	Ottawa	500	500
McGovern, John	Campbelltown, N. B	1,000	1,000
Nash, B. J., estate of	London, Ont	1,000	100
Noble, R. D	Petrolea, Ont	1,000	1,000
Owens, E. W. J	Toronto	1,000	100
O'Flaherty, John	London, Ont	1,000	100
Olmstead, Geo. W	"	1,000	100
Oronhyatekha, Dr	Toronto	5,000	500
Parke, E. J., estate of	London, Ont	1,000	100
Patton, Louise C	Quebec	400	200
Purdom, T. H., K.C.	London, Ont	18,600	1,000
Purdom, T. H., in trust	"	17,900	
Purdom, John	"	17,600	900
Purdom, Alex	London, Ont.	10,000	1,000
Pveya, A. E	"	1,000	100
Peterson, A. E. W	Toronto	500	50
Peterson, M. H	"	1,000	100
Pratt, T. H.	Hamilton	1,000	100
Paull, Edwin	London	500	50
Prefontaine, Hon. R.	Montreal, Que	1,000	100
Perley, Mrs. G. M.	Ottawa	500	500
Pope, Edwin	Quebec, Que	1,000	1,000
Parker, T. H	Woodstock, Ont	2,500	250

SESSIONAL PAPER No. 8

NORTHERN LIFE ASSURANCE COMPANY OF CANADA—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed for.	Amount paid in Cash.
		$	$
Quirk, Thomas F	Stratford, Ont	1,000	100
Rogers, W. B	Quebec, Que	1,000	1,000
Reid, Thomas	Toronto	1,000	100
Rowat, T. A	London, Ont	500	50
Robson, T. E	"	1,000	100
Ross, Hon. A. M., estate of	Toronto	2,000	500
Ryan, John, estate of	"	5,000	5,000
Raper, William	Windsor, Ont	1,000	100
Reid, Colin	Bothwell, Ont	1,000	100
Rodger, David	London, Ont	1,000	100
Rowe, Margaret J	Blenheim	5,000	500
Rutherford, George	Hamilton	1,000	100
Russell, James	"	1,000	100
Rutherford, Andrew, estate	"	1,000	100
Rutherford, James	Blenheim, Ont	1,000	100
Reid, Thomas	Walkerville, Ont	1,000	100
Reid, Mrs. Thomas	"	1,000	100
Renfrew, Eliza J. T., estate of	Quebec	100	50
Renfrew, Walter C	Stouffville, Ont	400	200
Renfrew, Allan E	Toronto	400	200
Renfrew, Gordon C	Quebec	400	200
Routledge, G. A., M.D	Lambeth, Ont	2,000	200
Reid, Robert, estate of	London, Ont	2,000	200
Ross, J. T	Quebec	1,000	1,000
Riopelle, Jos	Ottawa	1,000	1,000
Robillard, Honoré	"	1,000	1,000
Reford, Robert	Montreal	2,000	200
Ross, F. W	Quebec	3,000	3,000
Struthers, R. C	London, Ont	1,000	100
Somerville, C. R	"	1,000	100
Sarvis, R. H	"	1,000	100
Lord Strathcona and Mount Royal	Montreal	20,000	2,000
Somerville, G. A	London, Ont	2,500	500
Schoff, Daniel, estate of	Clandeboye, Ont	500	50
Smith, Larrat W	Toronto	1,000	100
Sharp, A	London, Ont	500	50
Stockwell, Caleb	"	1,000	200
Scane, E. W	Chatham, Ont	1,000	100
Stark, John	Toronto	1 000	500
Stevens, N. H	Chatham	13,600	500
Sutherland, Wm	Glencoe, Ont	10,000	1,000
Southam, W. M	Ottawa	1,000	100
Sowden, Mary M	Shipley, Eng	400	200
Spry, Daniel, estate	Barrie, Ont	1,000	100
Sutherland, Hon. James	Woodstock, Ont	1,000	100
Samson, J. D., M.D	Windsor, Ont	1,000	100
Sale, John	"	1,000	100
Sherwood, Esther A	Ottawa	5,000	1,000
Sutherland, Wm., estate of	Quebec	1,600	1,600
Shopland, John	London, Ont	1,000	100
Shaw, Charles H	Quebec	300	300
Shaw, Samuel K	"	300	300
Shaw, Elizabeth A. D	"	200	200
Shaver, H. H	Stevenson, Ont	5,000	5,000
Sutherland, J. D	Quebec	600	600
Symington, Graham	St. Thomas, Ont	500	50
Taggart, C. S	Ottawa, Ont	1,000	100
Tennant, D. H	London, Ont	500	50
Taylor, Charles	"	1,000	100
Thompson, Walter	Mitchell, Ont	1,000	100
Thompson, John	Glencoe, Ont	1,000	100
Thompson, Mrs. John	"	1,000	100
Tait, D. M	St. Thomas, Ont	500	50
Thompson, A. S., M.D	Strathroy, Ont	2,000	200

NORTHERN LIFE ASSURANCE COMPANY OF CANADA—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed for.	Amount paid in Cash.
		$	$
Taylor, W. H	Chatham, Ont	500	50
Trestian, Helen B	Wardsville	500	500
Thibaudeau, Hon. A. A	Montreal	1,000	1,000
Trenholme, N. W	"	1,000	100
Tilden, John	Hamilton	1,000	100
Turner, Richard, in trust	Quebec	3,000	300
Turner, Richard	"	1,000	100
Taylor, W. J	London, Ont	1,000	100
Turner, Miss E. H	Quebec	2,000	200
Trenholme, W. H	Westmount, Que	1,000	200
Tasse, Emannuel	Ottawa	2,000	2,000
Thomas, Mrs. Mary M	Quebec	2,000	400
Thomas, W. S., in trust	"	1,000	200
Vidal, B. H	London, Ont	1,000	100
Vandermede, L. M	Lambeth, Ont	1,000	100
Williams, N. S	London, Ont	1,000	100
Walker, David	Toronto	1,000	100
Ward, William	London, Ont	1,000	100
Wyatt, Wm	"	2,000	200
Weekes, W. J., M.D	"	2,000	200
Walsh Bros	Stratford, Ont	1,000	100
Workman, Mrs. Jane	"	1,000	1,000
Wilson, Matthew, K.C	Chatham, Ont	36,700	19,100
Wallace, J. C	Ridgetown, Ont	2,500	250
Wallace, Mrs. J. C	"	2,500	250
Weldon, Skelton	London, Ont	4,000	400
White, R. S	Montreal	1,000	100
Ward, James K	"	2,000	200
Walker, Mrs. C. M., estate	Walkerville, Ont	3,000	300
Walker, John A., K.C	Chatham	1,000	100
Warner, Henry	London, Ont	1,000	100
Yates, H. B., M.D	Montreal	600	600
Youell, G. W	Aylmer, Ont	1,000	100
Young, W. A	London, Ont	1,000	100
	Total	$836,800	$213,850

SESSIONAL PAPER No. 8

THE ONTARIO ACCIDENT INSURANCE COMPANY.

LIST OF DIRECTORS—(As at December 31, 1904).

Larratt W. Smith, President; Arthur L. Eastmure, Vice-President and Managing Director; Francis J. Lightbourn, J. N. Shenstone, W. H. Pearson, J. Herbert Mason, Thomas Fyshe, J. F. Smith, G. W. Monk.

LIST OF SHAREHOLDERS—(As at December 31, 1904).

Name.	Residence.	Amount subscribed.	Amount paid in Cash.
		$	$
Allen, A. W.	Toronto	150	60
Goulding, H., estate of late	"	500	150
Caldecott, S	"	50	20
Weston, G. H	"	250	75
Weston, E. O	"	250	75
Jackes, Joseph, estate of late	"	500	150
Heintzman, Theodore, estate of late	"	1,000	400
Davis, W. J	"	250	75
Henderson, W. R	"	250	75
Beardmore, W. D	"	1,000	500
Davies, Robert H	"	1,000	300
Langlois, Herbert	"	1,000	300
Dusseau, L. V	"	500	150
Miller, D	"	250	50
Lightbourn, E. T	"	1,000	100
Henderson, R. B	"	150	45
Watlington, J. H	"	150	60
Fleming, F. A	"	250	250
Taylor, J. McP	"	250	75
Winlow, F. J	"	250	75
Wood, Mrs. B. V. T	"	250	250
Scott, J. C	"	250	75
Rolph, Smith & Co	"	750	225
Mason, J. Herbert	"	1,000	1,000
Hebden, E. F	"	250	75
Foy, J. J., K.C	"	250	75
McDougall, Judge	"	250	75
Brush, Seeley B	"	150	45
Ross, Frederick J	"	250	75
Renfrew, A. E	"	250	100
Wilkenson, W	Brantford	250	75
Monk, G. W	Toronto	1,000	400
Hewson, F. B	Niagara	500	150
Wilcox, C. S	Hamilton	250	100
Steedman, J. P	"	250	250
Edwards, T. S	Iroquois	150	15
Macpherson, A	Markdale	150	45
Wood, R. Shaw	London	3,750	1,475
Ingersoll Packing Co	Ingersoll	250	75
Henderson, Mrs. E. G	St. John, N.B	250	75
Smith, F. C	"	100	40
Thorne, R. Ward	"	150	50
Skinner, Hon. C. N	"	500	150
Woolverton, Dr. A	Hamilton	250	75
Stewart, T. J	"	250	75
Coburn, H. P	"	250	75
Ambrose, Walter	"	500	250
Ambrose, R. S	"	500	150
Ambrose, H. S	"	250	100
Bethune, Kenneth	"	250	75
Neill, A. T	"	500	150
Jarvis, Lieut.-Colonel R. E. C	Toronto	1,700	850
Muntz & Beatty	"	500	500
Boeckh, E. C	"	500	150
Douglas, W. J	"	500	150
Toronto Lithographing Co	"	500	150
Hazlitt, Mrs. Mary	"	1,500	1,500
Spencer, J	Washington, D.C	500	500
Oswald, Mrs. M. S	Detroit, Mich	500	500

ONTARIO ACCIDENT INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in Cash.
		$	$
Smith, Dr Larratt W.	Toronto	2,500	1,250
Lightbourn, Mrs. A. S.	"	250	100
Lightbourn, Miss L. A.	"	150	60
Lightbourn, Miss E. L.	"	150	60
Brown, Richard	"	500	150
Cassels, D. S.	"	250	250
Buchan, J. L.	"	250	75
McCormack, R. L. M.	"	250	100
Gibson, R. E.	"	500	200
Cox, E. W.	"	250	75
Stimson, G. A.	"	250	250
Clarkson, E. R. C.	"	500	500
Cross, W. H.	"	500	500
Thomas, A. W.	"	750	300
Wright, Joseph	"	250	125
Smith, C. C.	"	250	125
Cox, F. G.	"	250	75
Briggs, S. E.	"	250	75
Lawrence, J. W.	"	250	75
Hamilton, W. B.	"	250	75
Firstbrook, John	"	250	100
Simpson, Joseph, estate of	"	250	75
McBride, R. H.	"	250	75
Robertson, Thomas.	"	250	75
Fensom, John	"	500	150
Fensom, G. H.	"	250	75
Pearson, W. H.	"	2,500	2,000
Shenstone, J. N.	"	2,500	2,500
Eastmure, L. H.	"	1,500	350
Eastmure, Mrs. L. H.	"	250	225
Eastmure, A. L.	"	3,406	1,270
Eastmure & Lightbourn	"	20,850	9,155
Lightbourn, F. J.	"	1,500	425
Lightbourn, Mrs. F. J.	"	750	225
Smith, J. E. B.	"	250	100
Smith, Professor Goldwin	"	2,500	2,500
Dixon, B. Homer.	"	1,000	300
Mme Rochereau de la Sablière	"	250	75
M. Charles de la Sablière	"	1,750	525
Smith, J. F., K.C.	"	1,000	300
Hammond, H. C.	"	500	150
Brock, W. R.	"	1,000	400
Cosgrave, L. J.	"	500	150
Wickett, S. R.	"	250	75
Davies, William	"	5,000	2,500
Davies, Mrs. W.	"	2,500	1,250
Gordon, Mrs. C. F.	"	500	500
Playfair, J. S.	"	500	150
Foy, John	"	250	75
Robinson, C., K.C.	"	1,000	300
Dundas, Miss L.	"	250	75
Leitch & Turnbull	Hamilton	250	100
Campbell, A. McT.	Winnipeg, Man.	250	75
Fyshe, Thomas.	Montreal.	1,000	400
Lewis, Lansing.	"	250	75
Curry, Dr M. A.	Halifax, N.S.	250	75
Kenny, T. E., M.P.	"	500	150
Roberts, Frank.	"	250	75
Grant, John	Brockville	1,000	500
Gill, John M.	"	500	500
Sangster, G. R.	Moncton, N.B.	500	200
Robertson, J. F.	St. John, N.B.	500	150
Bourke, Thomas L.	"	500	200
Blair, Hon. A. G.	"	500	200

ONTARIO ACCIDENT INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed.	Amount paid in Cash.
		$	$
Trueman, C. D.	St. John, N.B.	150	60
Finn, M. A.	"	250	100
Milligan, R.	"	250	75
Banfield, John J.	Vancouver, B.C.	500	150
Hamersley, A. S.	"	150	45
Johnston, J. I.	"	250	75
Coulthard, W. B.	Fredericton, N.B	250	100
Graves, F. T.	Ottawa	250	75
Morris, W. D	"	250	75
Stephens, A. J.	"	250	75
Wallace, E.	"	250	75
Addy, Dr G. A. B.	St. John, N.B.	300	120
Tilden, J. H	Hamilton	500	150
Green, F. W	Halifax, N.S.	100	30
Wadland, Henry	Woodstock, Ont	250	75
Peine, Louis.	New Hamburg, Ont.	150	45
Coulthard, Dr G. E.	Fredericton, N.B.	250	125
Beer, George F	Charlottetown	250	75
Beer, Dr F. D.	"	150	60
Beer, Lemuel L.	"	200	80
Beer, E. H.	"	200	80
Oldright, William	Toronto	250	100
Grass, R.	"	1,000	300
Grass, S. M.	"	500	150
Weddell, R	Trenton	1,000	300
McAuliff, M.	Lachine	1,000	300
Flavelle, J. W.	Toronto	2,500	750
Philip, D. L.	Brantford	100	100
Verity, M.	"	100	100
Total		$105,050	$50,070

THE OTTAWA FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at December 31, 1904).

Charles Magee, President; C. Berkeley Powell, M.L.A., 1st Vice-president; C. Ross, 2nd Vice-president; C. Jackson Booth, Denis Murphy, M.L.A., Hon. W. C. Edwards, Senator, Allan Francis, W. S. Odell, C. C. Ray, Bennett Rosamond.

LIST OF SHAREHOLDERS—(As at December 31, 1904).

Name.	Amount subscribed for.	Amount paid in cash.
	$	$
Allan, J. Roberts	6,100	2,440
Allan & Fleming	3,050	1,220
Arnoldi, King (estate of)	600	240
Barnet, A	2,500	1,000
Bédard, A. N	1,000	400
Booth, C. Jackson	6,100	2,440
Booth, J. R	6,100	2,440
Brennan, J. C	2,500	1,000
Browne, J. C	1,250	500
Brunet, Rev. A	500	200
Bryson, Hon. Geo	1,250	500
Bryson, George J	500	200
Bryson, Jas. W	500	200
Buell, Margaret W	5,000	2,000
Burn, Geo	1,550	620
Butterworth, C. A	1,550	620
Carmichael, Thos. D	250	100
Carson, John	1,000	400
Clemow, Hon. F. (estate of)	3,050	1,220
Corporation of Ottawa College	2,500	1,000
Cox, R. M	6,000	2,400
Campbell, W. J	900	360
Crichton, W. M	250	100
Deguire, Rev. J. C. W	600	240
Devlin, R. J	6,100	2,440
Edwards, The W. C. Co., Limited	6,100	2,440
Ewart, D	500	200
Ewart, J. A	300	120
Farrier, John W	300	120
Finnie, D. M	1,050	620
Fleck, Alexander	1,550	620
Fleck, A. W	1,550	620
Francis, Allan	2,500	1,000
Garvoch, Alexander	250	100
Gemmill, J. A	6,000	2,400
Gillies, James	3,050	1,220
Goodeve, Chas	1,200	480
Graham, Dr. K. D	6,100	2,440
Henderson, G. F. (in trust)	6,100	2,440
Heney, F. A	2,500	1,000
Hennessy, J. W	250	100
Hogg, W. D	3,050	1,220
Jackson, J. A	300	120
Larmonth, P	2,500	1,000
Lavoie, J. M	1,250	500
Lord, John W	250	100
Lumsden, A. (estate of)	6,100	2,440
McCarthy, H. F	250	100
Mackie, Thos	2,500	1,000
Maclaren, David	3,050	1,220
McGee, John J	2,300	920
McLachlin Bros	3,050	1,220
McLachlin, Claude (estate of)	3,050	1,220
Magee, Charles	6,900	2,760
Marler W. Lake Mgr. (in trust)	1,000	400
Mather, James	3,050	1,220
Mather, John	6,100	2,440
May, G. S	2,500	1,600

OTTAWA FIRE INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Amount subscribed for.	Amount paid in cash.
	$	$
Mitchell, C. W	1,250	500
Monk, Henry C	1,000	400
Morris, W. D	2,500	1,000
Murphy, D., M.L.A	6,000	2,400
Myrand, Rev. J. A	650	260
New Westminster, R. C. Bishop of	1,500	600
Nolan, T	1,250	500
Odell, Mrs. S. J	750	300
Odell, W. S	16,500	6,600
Odell, W. S. (in trust)	1,500	600
Owen, L. C	150	60
Paterson, R. W	300	120
Pattee, G. B	6,000	2,400
Porter, Nelson D., & T. Askwith	2,500	1,000
Poupore, W. J	3,050	1,220
Powell, A. B	600	120
Powell, C. Berkeley, M.L.A	6,000	2,400
Rankin, C	250	100
Ray, C. C	6,100	2,440
Reid, Bros	1,250	500
Reid, Norman	500	200
Robillard, H	2,500	1,000
Rosamond, Bennett	5,000	2,000
Ross, C	6,950	2,780
Rothwell, B	6,100	2,440
St. Jacques, F. X. (estate of)	6,100	2,440
Seguin, Rev. J. A	600	240
Seybold, J. A	6,100	2,440
Shearer, John	300	120
Thomson, Clarence	500	200
White, Walter G	6,000	2,400
Woods, Jas. W	1,550	620
Wolff, H. C	1,000	400
	$250,000	$100,000

QUEBEC FIRE ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at December 31, 1904.)

Hon. P. Garneau, President; Sir Alphonse Pelletier, Vice-President; H. B. Bignell, Secretary and Treasurer; W. A. Sims, Alfred Wright, A. E. Blogg, G. A. B. Dickson, William Thompson, Thos. H. Norris, Thos. F. Dobbin.

LIST OF SHAREHOLDERS—(As at December 31, 1904.)

Name.	Residence.	Amount subscribed for.	Amount paid up in Cash.
		$	$
Bignell, H. B.	Quebec	450	250
Blogg, A. E.	Toronto	450	250
Dickson, George A. B.	Toronto	450	250
Garneau, P.	Quebec	450	250
Thompson, William	Quebec	450	250
London and Lancashire Fire Insurance Co.	Liverpool, Eng.	220,500	122,500
Norris, Thos. H.	Quebec	450	250
Pelletier, C. A. P	"	450	250
Sims, Wm. A.	Paris, France.	450	250
Dobbin, T. F	Montreal	450	250
Wright, Alfred.	Toronto	450	250
		$225,000	$125,000

SESSIONAL PAPER No. 8

THE ROYAL VICTORIA LIFE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at December 31, 1904).

James Crathern, President; Hon. L. J. Forget and Robert Mackay, Vice-Presidents; David Burke, General Manager; Hon. W. Mortimer Clark, Jonathan Hodgson, Rev. R. H. Warden, Gaspard LeMoine, David Morrice, H. N. Bate, C. F. Smith, George Caverhill, T. G. Roddick.

LIST OF SHAREHOLDERS—(As at December 31, 1904).

Name.	Residence.	Amount subscribed for.	Amount paid in Cash.
		$	$
Ames, Herbert B.	Montreal	5,000	1,000
Adair, Robert	"	1,000	200
Audette, Rodolphe	Quebec	3,000	600
Austin, Frederick John	Sherbrooke	500	100
Alexander, Maria B	Bowmanville	2,500	500
Balfour, Mrs. Geo. H.	Montreal	800	160
Blackwell, K. W.	"	2,000	400
Burnett, William, M.D.	"	1,000	200
Boswell, Andrew W.	Quebec	1,000	200
Beer, Lemuel L.	Charlottetown, P.E.I.	1,000	200
Beer, Edgar H.	"	300	60
Barbeau, H., estate late	Montreal	1,000	200
Burke, David	"	5,000	1,000
Bell, Samuel	"	5,000	1,000
Buller, Frank, M.D	"	2,500	500
Bate, H. N	Ottawa	8,000	1,600
Breakey, John	Quebec	5,000	1,000
Bickerdike, Robert	Montreal	1,000	200
Birks, Henry	"	5,000	1,000
Brown, Henry B	Sherbrooke	500	100
Bell, Thos. D	Montreal	5,000	1,000
Byrne, John Henry	Georgetown, P.E.I.	300	60
Baird, Annie Mary	Toronto	1,500	300
Blanchet, John	North Bay, Ont.	500	100
Boddy, Samuel J	Toronto	1,000	200
Brown, Peter	Port Hope, Ont.	2,500	500
Brown, Harriet M.	"	2,500	500
Benson, Laura A., trustee	"	1,000	200
Burn, George	Ottawa	2,500	500
Bassett, Thomas	Bowmanville	3,500	700
Bassett, Mary J. C	"	1,000	200
Brittain, Joseph	"	2,500	500
Bleakley, Aggie J.	"	2,500	500
Browne, Patrick	Kingston	2,000	400
Babcock, Josephine E.	Montreal	5,000	1,000
Babcock, Carola A.	"	5,000	1,000
Broad, Ethel Haines	Detroit, Mich	2,500	500
Chapleau, Sir J. A., estate late	Montreal	5,000	1,000
Cook, William	Quebec	1,500	300
Crathern, James	Montreal	10,000	2,000
Caverhill, George	"	10,000	2,000
Cheney, Gilman, estate late	"	20,000	4,000
Comte, Joseph	"	10,000	2,000
Cundall, Henry J.	Charlottetown, P.E.I.	1,000	200
Cassils, Henry Bulmer	Montreal	1,600	320
Currie, John Z	Cambridge, Mass., U.S.	500	100
Chauteauvert, Victor	Quebec	2,000	400
Clark, Wm. Mortimer	Toronto	5,000	1,000
Cameron, John Alexander	Montreal	5,000	1,000
Clark, Helen Gordon	Toronto	2,500	500
Clark, Jeannie M.	"	500	100
Clark, Elizabeth G.	"	500	100
Cimon, M. H. Ernest	Rivière du Loup, Que.	1,000	200
Cormack, John Graham	North Bay, Ont.	100	20
Cox, George A.	Toronto	2,500	500
Cromar, Barbara	"	500	100
Clarke, Wm. Henry, M.D.	Lindsay, Ont	1,000	200

THE ROYAL-VICTORIA LIFE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed for.	Amount paid in Cash.
		$	$
Coote, Patrick, M.D.	Quebec	1,000	200
Coote, Caroline T.	"	500	100
Carter, Stewart J	Montreal	1,500	300
Chapman, Ephraim R.	St John, N.B	200	40
Carter, Alice S.	Montreal	500	100
Carter, Lila A	"	500	100
Cann, Elizabeth	Bowmanville, Ont.	500	100
Cann, William	"	500	100
Christie, William John	Winnipeg, Man	1,500	300
Chauveau, Alexander	Quebec	1,500	300
Collins, Joshua D.	Peterboro', Ont	5,900	1,180
Campbell, Peter	"	1,000	200
Chisholm, Wm.	Halifax, N.S.	1,500	300
Colson, C. H	Montreal.	1,000	200
Cronyn, Margaret	Toronto	600	120
Cowans, Mrs. Mabel F. C	Montreal	1,700	340
Dawes, T. A.	Lachine.	2,000	400
Dow, Mary	Montreal.	5,000	1,000
Deeks, Wm. E	"	500	100
Dawson, Wm. V.	"	1,000	200
Dawson, B.	"	2,500	500
Desjardins, Hon. A.	"	1,000	200
Dufresne, Alex. R.	Ottawa	500	100
Doyle, William	Quebec.	1,000	200
Dunn, Timothy H., estate late	"	5,000	1,000
Dunton, R. A.	Montreal	2,500	500
Davies William	Toronto	2,500	500
Durnford, Geo. & August D., (in trust)	Montreal	2,500	500
Donnelly, Thomas	Kingston	2,000	400
Denniston, Katherine A.	Peterboro', Ont.	7,000	1,400
Dafoe, Wm. A., M.D.	Madoc, Ont.	2,000	400
Dumoulin, P. B.	Quebec.	2,000	400
Dwyer, William H.	Ottawa, Ont.	10,000	2,000
Elliott, James	Montreal.	2,500	500
Ewart, John H.	Toronto	3,000	600
Evans, Mrs. Agnes Cassils	Montreal.	1,700	340
Forget, Hon. L. J	"	10,000	2,000
Fry, Henry	"	1,000	200
Finley, Samuel, estate	"	5,000	1,000
Forget, Rodolphe	"	5,000	1,000
Fraser, H. R	Sherbrooke.	500	100
Fairie, Annie L.	Montreal	5,000	1,000
Fulford, George T.	Brockville, Ont	25,000	5,000
Fisher, Rosewell C., (in trust)	Montreal.	2,000	400
Grass, Ruliff	Toronto, Ont.	2,500	500
Gardner, James	Montreal	5,000	1,000
Gault, Andrew F., estate	"	20,000	4,000
Gilman, F. E.	"	5,000	1,000
Gordon, Charles B.	"	1,000	200
Gravel, J. O.	"	5,000	1,000
Giroux, Edmond	Quebec.	1,000	200
Gilmour, Thomas	Brockville, Ont.	10,000	2,000
Graham, John	Woodstock, N.B,	5,000	1,000
Grist, Chas.	Strathroy, Ont	2,000	400
Gage, W. J	Toronto	5,000	1,000
Galbraith, Mary.	Bowmanville, Ont.	500	100
Galbraith, Jean.	"	500	100
Galbraith, Margaret	"	500	100
Gilmour, James H	Brockville, Ont	5,000	1,000
Graham, Mrs. M. G	Ottawa	3,000	600
Gordon, Jas. Thos.	Winnipeg	1,500	300
Graham, F. John	Ottawa	10,000	2,000
Hope, John	Montreal.	10,000	2,000
Hosmer, Charles R	"	5,000	1,000
Holt, H. S.	"	10,000	2,000

THE ROYAL-VICTORIA LIFE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed for.	Amount paid in Cash.
		$	$
Herridge, William Thomas	Ottawa	5,000	1,000
Hague, George	Montreal	5,000	1,000
Hickson, Catherine	"	7,500	1,500
Hyde, George	"	1,000	200
Hodgson, Jonathan	"	10,000	2,000
Hodgson, Thos. E	Montreal	5,000	1,000
Hodgson, Chas. J	"	2,500	500
Haszard, F. L	Charlottetown, P.E.I	500	100
Hurd, A. S	Sherbrooke	500	100
Huot, Philippe	Quebec	2,500	500
Hartt, George F	Montreal	2,500	500
Hingston, Sir William, M.D	"	5,000	1,000
Hart, Mrs. Annie (executrix estate of late Frank J. Hart)	"	5,000	1,000
Hannaford, Edmund P., estate	"	10,000	2,000
Hackett, Francis J	"	1,000	200
Henry, Arthur I	Quebec	1,000	200
Hoskin, Alfred	Toronto	2,000	400
Hackett, Michael W	Montreal	1,500	300
Hodgson, Sarah	Lacolle, Que	10,000	2,000
Hoare, Chas. W	Walkerville, Ont	1,500	300
Hume, John	Port Hope, Ont	4,000	800
Hara, Frederick N	Merritton, Ont	1,000	200
Harcourt, R. B., (in trust)	Toronto	1,500	300
Hopkins, Gerard H	Lindsay, Ont	1,000	200
Hoar, Thomas	Bowmanville, Ont	5,000	1,000
Higginbotham, John, estate late	"	2,000	400
Hillier, S. C., M.D	"	2,500	500
Hackett, J. P	Winchendon, Mass., U.S	1,000	200
Hall, Edward H. D	Peterboro', Ont	1,800	360
Harris, Robt. W	Vancouver, B.C	1,500	300
Hodgson, C. J., in trust	Montreal	5,000	1,000
Hogg, W. D	Ottawa	1,500	300
Inches, Mary D. I	St. John, N.B	1,000	200
Irvine, John	Milford, N.B	500	100
Irwin, Wm. J	Peterboro', Ont	1,000	200
Jordan, Rev. Louis H., (in trust)	Toronto	5,000	1,000
Jones, James Robert	Winnipeg, Man	1,000	200
Love, Robert W	Toronto	1,000	200
Laliberté, J. B	Quebec	1,000	200
Letellier, Alphonse	"	1,000	200
LeMoine, Gaspard	"	5,000	1,000
Lount, Frederick Alex	Cobourg, Ont	500	100
Lefroy, Harold B	Toronto	1,000	200
Larue, Vildebon W	Quebec	2,000	400
Love, Andrew T	"	1,000	200
Lundy, John James	Peterboro', Ont	5,000	1,000
Lavery, Joseph Isaac	Quebec	500	100
Maxwell, Edward	Montreal	5,000	1,000
Morson, W. A. O	Charlottetown, P.E.I	500	100
Macintosh, John	Montreal	5,000	1,000
Macintosh, Preble	"	1,000	200
Macnider & Co., James	Quebec	1,000	200
Macnair, Andrew D	Glasgow, Scotland	15,000	3,000
Morrice, David	Montreal	5,000	1,000
Morrice, Annie S	"	5,000	1,000
Morrice, W. J	"	2,500	500
Mackinnon, Donald A	Georgetown, P.E.I	500	100
Macdougall, Bros	Montreal	3,500	700
Marsh, Wm. A	Quebec	1,000	200
Meredith, Arthur	Toronto	5,000	1,000
Marcoux, Louis Cyrille	Quebec	1,000	200
Miller, Mrs. Pauline C. L	Toronto	2,500	500
Macara, John, estate	Quebec	1,000	200
MacKay, Donald, (in trust)	Toronto	10,000	2,000

ROYAL VICTORIA LIFE INSURANCE CO.—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed for.	Amount paid in Cash.
		$	$
Morton, Mrs. Annie	Toronto	2,000	400
Morton, Phillips & Co	"	2,000	400
Metcalfe, Chas. P	"	500	100
Matthews, W. D.	Toronto	10,000	2,000
Morrow, John	"	2,500	500
Metcalfe, Henry D.	Winnipeg	1,500	300
Mudie, John	Kingston, Ont	1,000	200
MacLaren, estate of John	Brockville, Ont	10,000	2,000
Moore, Vincent H.	"	1,000	200
Mackintosh, William	Madoc, Ont.	1,500	300
Murphy, John, estate	Halifax	1,500	300
MacVicar, D. N.	Montreal	1,000	200
Molsons Bank	"	5,000	1,000
Magwood, John, estate of late	Lindsay	1,000	200
Mahoney, Mrs. Mary	Toronto	2,000	400
Mackay, Hon. Robert	Montreal	50,000	10,000
McAuliff, Michael	Welland, Ont	2,500	500
McGannon, W. H	Morrisburg Ont	500	100
McManamy, Daniel	Sherbrooke, Que	1,000	200
McFarlane, Alice Maude R.	Montreal	1,000	200
MacLeod, James, M.D	Charlottetown, P.E.I.	500	100
McDonald, Wm. A.	Lockeport, N.S.	1,000	200
McFee, Alexander	Montreal	1,000	200
McClellan, John	Bowmanville, Ont.	2,000	400
McIver, John B.	Kingston, Ont.	1,000	200
McConochie, Sam., M.D.	Hamilton, Ont	5,000	1,000
McFarlane, Mrs. Margaret K	Montreal.	5,000	1,000
McLaughlin, Arthur E.	Bowmanville, Ont.	600	120
McLaughlin, Marion.	"	600	120
McLaughlin, Norman	"	700	140
Neelands, Jacob	Lindsay, Ont.	3,000	600
Needler, William	"	15,000	3,000
Needler, Mary Emelia	Millbrook, Ont.	1,500	300
Needler, Henrietta	"	1,500	300
O'Brien, Hon. James, estate	Montreal	10,000	2,000
Ogilvy, Jas. A., sr., in trust	"	500	100
Ogilvy, John, in trust	"	500	100
Oldright, Henry H., M.D	Toronto	1,000	200
O'Reilly, Edward	Winnipeg	1,000	200
O'Flynn, Frederick Wm.	Madoc Village, Ont.	5,000	1,000
O'Flynn, Harry Herbert	"	5,000	1,000
Osler, E. B	Toronto	5,000	1,000
Palmer, Charles	Charlottetown, P.E.I.	1,000	200
Pentland, C. A.	Quebec	1,000	200
Picken & Co., J. B.	Montreal	5,000	1,000
Paradis, Etienne	Quebec	1,000	200
Penman, John	Paris, Ont.	5,000	1,000
Pickup, Samuel W. W	Granville Ferry, N.S.	1,000	200
Paterson, Thomas	Bowmanville, Ont.	5,000	1,000
Pollard, Jacob	"	2,500	500
Pearson, George	"	1,500	300
Patterson, Andrew	Montreal	2,500	500
Pearse, Edgecombe	Peterboro', Ont.	1,000	200
Porter, Marshall, estate	Bowmanville, Ont	700	140
Price, Wm.	Quebec	5,000	1,000
Purslow, Julia G.	Port Hope, Ont.	5,000	1,000
Paterson, Alex.	Montreal	1,500	300
Quick, Frederick	Belleville, Ont.	2,000	400
Rankin, Conn. Donley	Charlottetown, P.E.I.	1,000	200
Ross & Sons, P. S.	Montreal	5,000	1,000
Roddick, T. G., M.D.	"	5,000	1,000
Ross, John T	Quebec	5,000	1,000
Rioux, Narcisse	"	1,000	200
Rahtjen, Miss A. M.	Toronto	5,000	1,000
Robins, William.	Walkerville, Ont	2,000	400

SESSIONAL PAPER No. 8

ROYAL VICTORIA LIFE INSURANCE CO.—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed for.	Amount paid in Cash.
		$	$
Roblin, Hon. Rodmond P	Winnipeg	1,500	300
Robinson, James	Montreal	5,400	1,080
Robertson, Wm. F	"	5,000	1,000
Robertson, Alexander	"	1,000	200
Scott, E	"	5,000	1,000
Smith, Chas. F	"	5,000	1,000
Smith, Clarence F	"	2,000	400
Sumner, George	"	5,000	1,000
Starke, Geo. R	"	5,000	1,000
Sims, A. Haig	"	5,000	1,000
Scott, W. P	"	1,000	200
Stephenson, James	Saxonhurst, England	5,000	1,000
Sanderson, Frank	Toronto	1,000	200
Snyder, L. P	"	1,000	200
Smith, W. A. De Wolf, M.D	New Westminster	500	100
Sharples, Margaret A	Quebec	2,000	400
Swan, Henry	Toronto	1,500	300
Steele, James J	Dundas, Ont	5,000	1,000
Smith, Chas. A	Port Hope, Ont	1,000	200
Scott, Robert F	Toronto	5,000	1,000
Stewart, John J	Halifax, N. E	1,500	300
Snetsinger, John G., estate	Moulinette, Ont	6,000	1,200
Shaw, Elizabeth A	Quebec	800	160
Shaw, Charles H	"	700	140
Shaw, Sam. K	"	700	140
Smith, R. Wilson	Montreal	2,500	500
Turner, Richard	Quebec	1,000	200
Trenholm, William H	Hochelaga	1,000	200
Twomey, Denis Augustus	Morrisburg, Ont	1,000	200
Taylor, F. C	Lindsay, Ont	1,000	200
Taylor, Sir Thomas W	Winnipeg	5,000	1,000
Thompson, Alexander, sr	Strathroy, Ont	2,000	400
Tamblyn, William Ware	Bowmanville, Ont	2,100	420
Trees, Samuel	Toronto	7,500	1,500
Taschereau, Mrs. Z. A	Quebec	500	100
Tufts, John F	Wolfville, N.S	500	100
Vallière, Philippe	Quebec	1,000	200
Veals, Elizabeth	Toronto	10,000	2,000
Vallée, Mrs. E. H. C	Quebec	5,000	1,000
Verret, Mrs. Odile Belleau	"	2,000	400
Wilson, James	Montreal	2,500	500
Weddell, Robert, jr	Trenton, Ont	2,500	500
Webster, William, M.P	Halifax, N.S	2,500	500
Woods, James W	Ottawa	1,000	200
Worthington, Edward B	Sherbrooke, Que	500	100
White, William, J	Montreal	1,000	200
Warden, Robert H	Toronto	5,000	1,000
White, Richard	Montreal	500	100
Warwick, Francis Wm	Buckingham, Que	1,500	300
Whitby, Oliver R	Paris, Ont	1,000	200
Waddell, James Norris	Hamilton, Ont	300	60
Waddell, Frank Russell	"	300	60
Waddell, Mrs. Kezia A	"	300	60
Wallace, George Henry	Wolfville, N.S	1,000	200
Wilson, Matthew S	Dundas, Ont	5,000	1,000
Williams, William Henry	Bowmanville, Ont	2,000	400
Woods, William	"	2,500	500
Wickett, John	Port Hope, Ont	2,500	500
Westley, R. A., M.D	Montreal	1,000	200
Waddell, Hugh	Peterboro', Ont	1,500	300
Williams, James	Brockville, Ont	2,300	460
Webb, Mrs. Mabel T. Perley	Quebec	4,000	800
Wilson, David Henry, M.D	Vancouver, B.C	1,500	300
Yuile, William	Montreal	5,000	1,000
	Total	$ 1,000,000	$ 200,000

THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at December 31, 1904.)

Addison H. Hoover, President; Honourable W. C. Edwards, 1st Vice-President; Wm. Dineen, 2nd Vice-President; Thos. Baker, 3rd Vice-President; Robt. E. Menzie, Alex. F. Webster, John T. Hornibrook, Edmund E. Sheppard, Josiah B. King, Mr. Justice Alexander Finkle, Jas. Dixon, Wm. M. German, K.C., M.P., John McClelland, E. Gus Porter, K.C., M.P., Stephen Noxon.

LIST OF SHAREHOLDERS—(As at December 31, 1904).

Name.	Residence.	Amount subscribed for.	Amount paid in cash.
		$ cts.	$ cts.
Abbott, C. M	Winnipeg, Man.	1,000 00	250 00
Adams, F. W	Brandon, Man	2,500 00	
Allan, Alex	Calgary, N.W.T	2,500 00	150 00
Allen, Thomas (in trust)	Toronto, Ont	1,000 00	250 00
Anderson, George	Winnipeg, Man	1,000 00	
Anderson, John J	Edmonton, N.W.T.	1,000 00	
Anderson, Wm	Hamilton, Ont.	500 00	125 00
Andrews, P. C	Winnipeg, Man.	1,000 00	250 00
Appelbe, Mary E	Parry Sound, Ont	600 00	150 00
Armstrong, E. W. H	Winnipeg, Man.	500 00	125 00
Armstrong, Hugh	Portage la Prairie, Man	5,000 00	1,250 00
Armstrong, T. B	Indian Head, N.W.T.	1,500 00	375 00
Atmore, T. Sheldon	St. George, Ont.	500 00	125 00
Bain, Thomas W	Revelstoke B.C	500 00	
Baird, O	Parkhill, Ont	1,000 00	250 00
Baeker, Alfred	Brussels, Ont	1,000 00	250 00
Baker, Amelia E	Picton, Ont	1,000 00	250 00
Baker, Marguerite E	"	1,000 00	250 00
Baker, M	Victoria, B.C.	1,000 00	
Baker, Thomas	London, Ont	5,000 00	731 60
Baker, Thomas B	Revelstoke, B.C.	2,500 00	625 00
Bale, Thos	Hamilton, Ont.	500 00	125 00
Banks, Christinia J	Fort William, Ont.	2,000 00	500 00
Barnes, James	Buctouche, N.B.	2,500 00	625 00
Barnhill, W. J	Norval, Ont	500 00	125 00
Barrett, John K	Winnipeg, Man	2,500 00	300 00
Barrow, Robert S	Regina, N.W.T.	1,000 00	250 00
Barss, A. deW., M.D	Wolfville, N.S.	500 00	125 00
Barss, Rev. J. Howard	"	3,200 00	800 00
Bartram, C. M	Ottawa, Ont	400 00	400 00
Basken, J. T., M.D	"	1,000 00	250 00
Beach, Sarah J	Mt. Denison, N.S.	200 00	50 00
Beattie, J. A	Hespeler, Ont.	500 00	125 00
Benjamin, S. P	Wolfville, N.S.	13,500 00	3,375 00
Bennett, J. H., M.D	Jarvis, Ont.	1,600 00	400 00
Bennett, Rev. T. J	Hamilton, Ont.	500 00	125 00
Bernhardt, Peter	Preston, Ont	500 00	125 00
Bernhardt, Peter (trustee)	"	1,000 00	250 00
Betournay, L. N	Winnipeg, Man.	2,000 00	100 00
Biehn, Chas. E	Chesley, Ont.	3,000 00	499 80
Bishop, Hedley V	Bishopville, N.S.	300 00	75 00
Bishop, Jas. A	Mt. Denison, N.S.	300 00	75 00
Bishop, Mary E	Hantsport, N.S.	200 00	50 00
Bishop, Robert E	Mt. Denison, N.S.	500 00	125 00
Blackwood, Lizzie M	Winnipeg, Man.	2,500 00	300 00
Blair, S. J	Calgary, N.W.T.	2,500 00	
Bleecker, W. A	Trenton, Ont.	500 00	125 00
Blowey, J. T.	Edmonton, N.W.T.	5,000 00	625 00
Borden, Sophia E	Hantsport, N.S.	300 00	75 00
Bourn, Arnold W	Morden, Man.	1,000 00	
Boulter, Geo. E	Picton, Ont	1,000 00	250 00
Boulton, Frederic J	Neepawa, Man.	500 00	125 00
Bradshaw, Thos. W	Revelstoke, B.C.	500 00	
Bray, Richard	Victoria, B.C.	1,000 00	250 00
Breithaupt, J. C	Berlin, Ont.	2,500 00	625 00
Breithaupt, L. J	"	1,000 00	250 00
Bremner, A. R	Beachville, Ont.	2,500 00	625 00

SESSIONAL PAPER No. 8

THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA—*Continued.*

LIST OF SHAREHODERS—*Continued.*

Name.	Residence.	Amount subscribed for.	Amount paid up in Cash.
		$ cts.	$ cts.
Broad, R. S., M.D.	Barrie, Ont	100 00	20 00
Broadfoot, Chas. H.	Brussels, Ont	2,500 00	625 00
Brooks, Edwin J.	Indian Head, N.W.T.	1,000 00	69 02
Brown, Hilhouse	Hamilton, Ont	2,000 00	500 00
Brown, George	Winnipeg, Man.	500 00	125 00
Brown, Thomas	Colborne, Ont	500 00	125 00
Bruce, Mrs. C. Emily	Toronto, Ont	1,000 00	250 00
Bruce, Rev. Geo	"	100 00	25 00
Bryant, H. S.	Montreal, P.Q.	100 00	25 00
Buchner, Urban A.	London, Ont	2,500 00	625 00
Bucknell, D. A.	Ingersoll, Ont	2,000 00	500 00
Bull, LeBaron R.	Hawkshaw, N.B.	200 00	50 00
Burgess, Alena G	Hantsport, N.S.	100 00	25 00
Burgess, Caleb E	"	100 00	25 00
Burgess, Uta B	"	100 00	25 00
Burns, B.	Vancouver, B.C.	5,000 00	625 00
Burwash, J. A	Jarvis, Ont	1,600 00	400 00
Butterworth, J. G. B.	Ottawa, Ont	1,000 00	250 00
Buttimer, Alfred J	Vancouver, B.C.	2,500 00	
Cairns, T. A.	Victoria, B.C.	1,000 00	250 00
Calder N. F.	Winnipeg, Man.	1,000 00	250 00
Campbell, J. F.	Winnipeg, Man.	5,000 00	1,250 00
Campbell, J. Glen, M.D.	Vancouver, B.C.	1,000 00	250 00
Cameron, Elizabeth, A. L. Cameron (trustee)	Calgary, N.W.T.	500 00	62 50
Cameron, Gordon A., A. L. Cameron (trustee)	Calgary, N.W.T	500 00	62 50
Cameron, Jeanette, A. L. Cameron (trustee)	Calgary, N.W.T.	500 00	62 50
Cameron, W. G	Rat Portage, Ont.	1,000 00	125 00
Campbell, R.	Hamilton, Ont.	500 00	125 00
Campbell, Colin H.	Winnipeg, Man.	2,500 00	625 00
Camp, Wellington	Sussex, N.B.	1,000 00	250 00
Carey, Eugene D.	Winnipeg, Man	1,500 00	375 00
Carne, Fred	Victoria, B.C.	1,000 00	
Cash, Edward L	Yorkton, N.W.T	2,000 00	
Ceperley, H. T.	Victoria, B.C	2,500 00	50 00
Chambers, John	Toronto, Ont.	2,500 00	150 00
Chapple, T. W.	Rat Portage, Ont.	2,500 00	625 00
Chapman, Isabel K.	"	1,000 00	250 00
Chase, W. H.	Wolfville, N.S.	1,000 00	250 00
Cherry, S. J.	Preston, Ont.	2,600 00	650 00
Cheong, Lee	Victoria, B.C.	2,000 00	500 00
Chipperfield, Geo. J., M.D	Revelstoke, BC.	5,000 00	
Christie, M. F.	Winnipeg, Man.	1,000 00	250 00
Clare, Jas. A.	Neepewa, Man.	2,500 00	300 00
Clark, H. A.	Brockville, Ont.	1,000 00	250 00
Clark, Robert	Vancouver, B.C.	5,000 00	
Clark, Wm	Winnipeg, Man.	2,500 00	625 00
Clare, Frederick	Preston, Ont.	200 00	50 00
Clinton, George, M.D.	Belleville, Ont	500 00	125 00
Cline, L. F, M.D.	Berlin, Ont.	500 00	125 00
Coalfleet, Adria.	Hantsport, N.S.	300 00	75 00
Coburn, John W.	Ladysmith, B.C	2,500 00	300 00
Cochran, L. B.	Medicine Hat, N.W.T	2,500 00	625 00
Colbert, John	Victoria, B.C.	1,000 00	
Comstock, Wm. A	Hantsport, N.S.	200 00	50 00
Conn, James	Indian Head, N.W.T.	2,500 00	625 00
Cornwall, Rev. Stephen H.	Falmouth, N.S	200 00	50 00
Cotton, Miles P.	Winnipeg, Man.	1,000 00	250 00
Courtney, Mrs. Mary J.	Victoria, B.C.	2,000 00	500 00
Cowan, S. B., M.D.	Portage la Prairie, Man.	500 00	125 00
Cox, Ashley B.	Avonport, N.S.	200 00	50 00
Cox, F. J. C.	Winnipeg, Man	2,500 00	300 00
Craven, Thomas W.	"	1,000 00	
Creelman, R. I.	Georgetown, Ont.	1,000 00	250 00
Cress, Chas. H.	Shoal Lake, Man	1,000 00	

THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Names.	Residence.	Amount subscribed for.	Amount paid up in Cash.
		$ cts.	$ cts.
Cryer, G. E	Stirling, Ont.	800 00	200 00
Crosby, Isaac	Richmond Hill, Ont	2,000 00	333 40
Crow, W. H.	Welland, Ont	1,000 00	250 00
Cruikshank, Rev. W. R	Montreal West, Que	1,000 00	
Cumberland, Rev. Jas	Stella, Ont.	1,000 00	250 00
Cumberland, Mrs. Nancy	"	1,000 00	250 00
Curran, J. P	Neepewa, Man	1,000 00	
Dalton, F. E	Niagara Falls S., Ont	1,000 00	250 00
Dalton, W. C	Port Arthur, Ont.	1,000 00	250 00
Daly, A. H.	Boston, Mass	300 00	75 00
Dana, Albert J.	Vancouver, B.C.	2,000 00	
Davidson, Alex., M.D	Toronto, Ont	8,000 00	2,000 00
Davidson, James H	Neepewa, Man	2,500 00	
Davidson, Wm. S.	London, Ont	500 00	125 00
Davies, Rev. Benjamin	Wheatley, Ont.	500 00	125 00
Davies, Emma E.	Victoria, B.C.	2,000 00	
Davies, Maria E	Wheatley, Ont.	500 00	125 00
Davison, E. A	Gaspereaux, N.S.	400 00	100 00
Day, O. H.	Winnipeg, Man.	1,000 00	125 00
Deacon, Benjamin L.	"	1,000 00	250 00
Deans, Elizabeth	Galt, Ont	1,000 00	250 00
Dennison, Albert.	Brandon, Man	5,000 00	1,250 00
Dennison, Elizabeth.	"	5,000 00	1,250 00
Dent, Chas. S	Revelstoke, B.C	500 00	
Dent, Isabella	"	1,000 00	
Dineen, Wm	Toronto, Ont.	2,500 00	625 00
Dingwall, D. R	Winnipeg, Man	4,000 00	792 00
Dixon, James	Hamilton, Ont.	2,500 00	500 00
Dobie, W. C.	Port Arthur, Ont.	500 00	125 00
Doll, L. H	Calgary, N.W.T	5,000 00	
Douglass, Johnson	Winnipeg, Man.	2,500 00	625 00
Doran, S. C	Brandon, Man	1,000 00	250 00
Downing, John	Beachville, Ont.	1,500 00	375 00
Downing, Steve	Port Arthur, Ont.	1 000 00	250 00
Drake, Louisa P.	Hamilton, Ont.	100 00	25 00
Drummond, H. M.	Winnipeg, Man	500 00	125 00
Dryden, H. H	Sussex, N.B.	1,000 00	250 00
Dyke, Joshua	Fort William, Ont.	2,500 00	125 00
Earle, Henry C	Belleville, Ont.	1,900 00	250 00
Earngey, J. P	Rat Portage, Ont.	500 00	125 00
Eedy, John W.	St. Thomas, Ont.	500 00	125 00
Edwards, Hon. Wm. C.	Rockland, Ont	2,500 00	625 00
Ellis, Joseph J	Hensall, Ont.	500 00	125 00
Elliott, John.	Leamington, Ont	500 00	125 00
Emmerson, J. T.	Port Arthur, Ont.	2,500 00	625 00
Enderton, C. H	Winnipeg, Man	500 00	125 00
Erb, W. P	Sussex, N.B.	600 00	150 00
Estabrook, Rev. H. G	Springhill, N.S	400 00	100 00
Estabrooks, T. H	St. John, N.B.	1,000 00	250 00
Evans, E.	Brandon, Man	2,500 00	625 00
Ewart, Thos. S.	Winnipeg, Man.	3,000 00	750 00
Fairey, F	Calgary, N.W.T.	1,000 00	125 00
Faulkner, D. T.	Hantsport, N.S.	700 00	175 00
Fee, T. A	Vancouver, B.C.	1,000 00	
Finkle, Judge Alex	Woodstock, Ont.	2,500 90	625 00
Fisher, Anna M.	Stratford, Ont.	3,000 00	750 00
Fisher, R. M., M.D	Wiarton, Ont.	700 00	175 00
Flannagan, James.	Moncton, N.B	200 00	50 00
Ford, Goodwin.	Winnipeg, Man.	1,000 00	125 00
Forster, Fred G.	Medicine Hat, N.W.T	100 00	25 00
Francis, J. H	Indian Head, N.W.T.	2,500 00	625 00
French, George H.	Vancouver, B. C.	2,500 00	300 00
Freeland, George J	Carberry, Man.	2,000 00	500 00
Gardner, H. P.	Indian Head, N.W.T.	2,500 00	625 00

SESSIONAL PAPER No. 8

THE SOVEREIGN LIFE ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed for.	Amount paid up in cash.
		$ c.	$ c.
Garroch, Peter	Listowel, Ont	500 00	125 00
Gates, Jas. A	Middleton, N.S.	400 00	100 00
Gautier, Frederick E	Winnipeg, Man	500 00	125 00
German, Wm. M	Welland, Ont	2,500 00	500 00
Glenn, Joseph	Indian, Head, N.W.T.	2,500 00	208 33
Gibson, Jas. B	Yorkton, N.W.T.	5,000 00	
Gifford, Alfred	Meaford, Ont	300 00	60 00
Gill, John M	Brockville, Ont	1,000 00	250 00
Griesbach, A. H	Victoria, B.C	2,500 00	
Grigg, John	Exeter, Ont	500 00	125 00
Golding, H	Ingersoll, Ont	500 00	125 00
Gordon, J. E	Tweed, Ont	500 00	125 00
Gould, E. L	Grand Pré, N.S	500 00	125 00
Goulding, Geo. R	Newtonbrook, Ont	1,000 00	250 00
Gourlay, S. P	St. Catharines, Ont	2,500 00	625 00
Graham, Hugh H., M.D	Fenelon Falls, Ont	300 00	75 00
Grayson, Wm	Moose Jaw, N.W.T.	5,000 00	1,250 00
Greenshaw, F. B	Shoal Lake, Man	5,000 00	
Greenway, Hon. Thomas	Crystal City, Man	1,000 00	250 00
Grimmer, Geo. D	St. Andrews, N.B	2,500 00	625 00
Gunyo, John	Brighton, Ont	500 00	125 00
Guthrie, James	Toronto, Ont	1,000 00	200 00
Hall, L. W	Victoria, B.C	1,000 00	250 00
Hall, John S	Calgary, N.W.T.	2,500 00	300 00
Hall, John	Hamilton, Ont	500 00	125 00
Hall, W. A., M.D	Walkerton, Ont	500 00	125 00
Halliwell, J. Earle	Stirling, Ont	1,000 00	250 00
Hansen, Matilda	Winnipeg, Man	2,500 00	300 00
Hargrave, F. W	"	500 00	125 00
Harlton, T. G	Exeter, Ont	500 00	125 00
Harris, H. G	Kentville, N.S.	200 00	50 00
Hartley, Rev. F. Clarke	Fredericton, N.B	300 00	75 00
Hawkins, Amy K	Sussex, N.B	600 00	150 00
Heap, Blanche	Rat Portage, Ont	1,000 00	
Heard, A. R. B	Brandon, Man	500 00	125 00
Henderson, J. N	Vancouver, B.C	2,500 00	
Henderson, Thos. M	Victoria, B.C	2,500 00	
Henderson, Rev. Wm. C	Palmerston, Ont	1,000 00	250 00
Henderson, W	Vancouver, B.C	5,000 00	1,250 00
Hibner, Daniel	Berlin, Ont	2,500 00	625 00
Hill, E. L	Guelph, Ont	500 00	90 00
Hinton, W. A	Victoria, B.C	1,000 00	
Hobson, George	Vancouver, B.C	1,000 00	
Hoffman, A. H	Chatham, N.B	500 00	125 00
Holden, Rev. S. W	Bartonville, Ont	500 00	125 00
Holman, Helen B., (Sophia Richardson, trustee)	Hamilton, Ont	400 00	100 00
Hoover, Addison H	Toronto, Ont	28,200 00	3,230 00
Hoover, Evelyn B	"	5,000 00	1,000 00
Hornibrook, John T	"	2,500 00	625 00
Hose, Adelaide E	Rat Portage, Ont	2,500 00	625 00
Hotson, Alexander, M.D	Parkhill, Ont	500 00	125 00
Howden, Mina E	Hamilton, Ont	100 00	25 00
Howson, R	Revelstoke, B.C	5,000 00	
Hoyt, Rev. J. W	Hamilton, Ont	500 00	100 00
Hubly, Elizabeth M	Sussex Corners, N.B	200 00	50 00
Hubly, Elizabeth U	" "	1,000 00	250 00
Huestis, Joshua	Yarmouth, N.S.	1,000 00	250 00
Hughson, Rev. L. S	Windsor, Ont.	500 00	125 00
Humble, Martha M	Rat Portage, Ont.	1,000 00	250 00
Humble, John W	" "	1,500 00	375 00
Hunter, H. A	Medicine Hat, N.W.T.	1,000 00	250 00
Hunter, James H	Mount Denison, N.S.	500 00	125 00
Hunter, John	Milton, Ont	1,000 00	250 00
Hunt, C. W., M.D	Indian Head, N.W.T.	1,500 00	

THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed for.	Amonnt paid up in Cash.
		$ cts.	$ cts.
Huntley, Eliza S.	Kingston, N.S.	200 00	50 00
Hurt, Christine L.	Carberry, Man.	5,000 00	675 00
Inkster, Colin.	Winnipeg, Man	2,500 00	625 00
Ireland, Walter W.	Carberry, Man.	2,500 00	
Irvine, W. H., M.D.	Fredericton, N.B.	600 00	150 00
Irvine, W. J.	"	300 00	75 00
Ivey, T. J.	Sarnia, Ont	300 00	75 00
Jackson, C. H.	Fort William, Ont.	500 00	125 00
Jackson, W. Fred., M.D.	Brockville, Ont	500 00	125 00
Jameson, Clarence.	Digby, N.S.	2,000 00	500 00
Jamieson, S. B.	Regina, N.W.T.	2,500 00	625 00
Jeffery, Frederick.	Vancouver, B.C.	500 00	125 00
Jessop, Albert E.	Revelstoke, B.C.	1,000 00	250 00
Johnson, W. H., M.D.	Fergus, Ont	1,000 00	250 00
Johnston, Fred. W.	Sault Ste Marie, Ont	500 00	125 00
Jones, O. M., M.D.	Victoria, B.C.	1,000 00	125 00
Jones, Thos. J.	"	2,500 00	625 00
Jones, R. I.	Winnipeg, Man	500 00	125 00
Kelly, Fred. W.	Montreal West, Que	2,500 00	
Kelly, Thos.	Winnipeg, Man	1,000 00	250 00
Kelly, Mafgaret.	Rat Portage, Ont.	1,000 00	250 00
Kendrick, John.	Stouffville, Ont	1,600 00	400 00
Kennedy, Alex.	Morden, Man.	1,500 00	
Kennedy, G. F.	St. Thomas, Ont	500 00	125 00
Kerr, Robert.	Brandon, Man.	2,500 00	
Ketcheson, T. E.	Belleville, Ont	1,000 00	250 00
King, Josiah B.	Toronto, Ont.	2,500 00	500 00
King, John.	Fort William, Ont.	1,000 00	
Kinney, S. J.	Fredericton, N.B.	500 00	75 00
Kirkpatrick, E.	Edmonton, N.W.T.	1,000 00	
Klotz, Jacob E.	Preston, Ont	2,500 00	625 00
Knapp, Geo. D.	Revelstoke, B.C.	1,000 00	
Knight, Mrs. H. W.	Ingersoll, Ont	200 00	50 00
Knight, H. Walter.	Ingersoll, Ont	500 00	125 00
Kow, Lee Mong.	Victoria, B.C.	1,000 00	250 00
Lambert, Chas.	Hamilton, Ont	500 00	125 00
Laidlaw, John A.	Belleville, Ont.	1,000 00	250 00
Law, Bowman B.	Yarmouth, N.S.	2,500 00	625 00
Lawrence, Chas.	Hantsport, N.S.	300 00	75 00
Lawrence, W. M.	Revelstoke, B.C.	1,000 00	
Lawson, H. P.	Georgetown, Ont.	2,500 00	625 00
Lendrum, Thos. J.	Revelstoke, B.C.	2,500 00	625 00
Leslie, Alexander.	Toronto, Ont.	2,000 00	400 00
Levy, H. E.	Victoria, B.C.	1,000 00	
Levy, W. J.	Mitchell, Ont.	2,500 00	625 00
Lewis, Frank B.	Revelstoke, B.C.	1,000 00	
Litteney, Jonathan.	Digby, N.S.	500 00	125 00
Lock, Robert H.	Yorkton, N.W.T.	1,000 00	
Lockett, Fred. G.	Kingston, Ont	2,000 00	500 00
Low, David, M.D.	Regina, N.W.T.	2,500 00	625 00
Luckham, J. L.	Glencoe, Ont	500 00	125 00
Macdonald, C. C.	Cleveland, Ohio	2,500 00	300 00
Macdonald, D. A.	Regina, N.W.T	2,500 00	625 00
Macdonald, Donald W.	Edmonton, N.W.T.	1,000 00	125 00
Macdonald, J. A., M.D.	Brandon, Man.	2,500 00	625 00
Macdonald, Helen G.	"	5,000 00	625 00
Macdonald, J. S.	Springfield, N.S.	400 00	100 00
Macdonald, R. G.	Brandon, Man.	5,000 00	625 00
Maclean, Wendell J., (Wendell Maclean, trustee)	Calgary, N.WT	500 00	62 50
Madden, Geo. F.	Toronto, Ont.	4,000 00	400 00
MacKenzie, C. A., M.D.	Winnipeg, Man.	1,000 00	250 00
MacKenzie, J. S.	"	1,000 00	250 00
Macmillan, Rev. J. W.	"	2,500 00	300 00
Macmillan, J. A. S.	Brandon, Man.	1,000 00	250 00

SESSIONAL PAPER No. 8

THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Names.	Residence.	Amount subscribed for.	Amount paid up in Cash.
		$ cts.	$ cts.
Macnab, J. C	Winnipeg, Man	1,000 00	250 00
Main, David, (trustee)	Vancouver, B.C	1,000 00	250 00
Main, James	"	2,000 00	
Manchester, G. H., M.D	New Westminster, B.C	1,000 00	83 33
Manning, Horace	Revelstoke, B.C	1,000 00	
Marshall, Eva H	Brandon, Man	500 00	125 00
Martin, Elizabeth R	Hantsport, N.S	200 00	50 00
Martin, Robert	Vancouver, B.C	5,000 00	600 00
Mather, W. M., M.D	Tweed, Ont	500 00	125 00
Matthews, W. H	Trenton, Ont	500 00	125 00
Maw, Joseph S., Jos. Maw, trustee	Winnipeg, Man	500 00	60 00
Maw, Thos. G. " "	"	500 00	60 00
Maw, Evelyn G. " "	"	500 00	60 00
Maw, Kathleen A. " "	"	500 00	60 00
Maw, Mary " "	"	500 00	60 00
Meek, James	Port Arthur, Ont	2,500 00	625 00
Meudell, Francis P	Belleville, Ont	3,200 00	800 00
Menzie, Robert E	Toronto, Ont	3,500 00	875 00
Merner, Samuel, Hon	Berlin, Ont	2,500 00	625 00
Miller, Thos	Windsor, Ont	1,000 00	200 00
Miller, Thomas	Moose Jaw, N.W.T	500 00	125 00
Mills, Miss Alcena	Chicago, Ill	500 00	125 00
Mills, A. Gordon	Sussex, N.B	4,000 00	1,000 00
Mills, Mrs. Sara C	"	1,000 00	250 00
Mitchner, Silas H	Hantsport, N.S	200 00	125 00
Mitchner, Cyrus D	"	100 00	25 00
Mitchell, D. M	Fort William, Ont	500 00	125 00
Mitchell, W. N	Moose Jaw, N.W.T	2,500 00	625 00
Moore, Helen M	Caledonia, Ont	1,000 00	250 00
Moore, Mrs. Ann	Deer Park, Ont	2,000 00	500 00
Moor, C. A	Rat Portage, Ont	2,000 00	500 00
Moor, Jemima A	"	500 00	125 00
Morison, Rev. D. W	Ormstown, Que	3,000 00	416 67
Morris, E. A	Vancouver, B.C	5,000 00	
Morrison, John	Rat Portage, Ont	1,000 00	250 00
Morrison, M. B	Trenton, Ont	500 00	125 00
Moodie, A., trustee	Calgary, N.W.T	500 00	125 00
Morris, M	"	500 00	80 00
Moscrop, Edwin	Revelstoke, B.C	1,000 00	
Murdoch, Rev. Andrew	Simcoe, Ont	100 00	25 00
Murphy, James	Fort William, Ont	500 00	125 00
Murphy, G. B	Carberry, Man	5,000 00	
McAllister, W.B	Ottawa, Ont	3,200 00	800 00
McArthur, D. A	Winnipeg, Man	500 00	125 00
McClelland, John	Parry Sound, Ont	2,500 00	625 00
McColl, Margaret	Strathroy, Ont	100 00	25 00
McDermand, Syd. S	Lakeview, Ont	1,000 00	250 00
McDiarmid, Ida K	Brandon, Man	2,000 00	500 00
McDonald, J. T	Oak Bay Jnc., B.C.(Victoria)	2,000 00	125 00
McDonell, Alex. J	Revelstoke, B.C	1,000 00	
McDonald, Phœbe A	Dunnville, Ont	500 00	125 00
McDowell, Marcus S	Vancouver, B.C	1,000 00	250 00
McEwan, Geo. M	Hensall, Ont	1,000 00	250 00
McFaul, Alex. M., M.D	Collingwood, Ont	200 00	40 00
McGibbon, Donald C	Edmonton, N.W.T	1,000 00	75 00
McGill, Robert S	Simcoe, Ont	1,000 00	250 00
McGillivray, Chas. F., M.D	Whitby, Ont	300 00	75 00
McGregor, R	Fort William, Ont	1,000 00	250 00
McKinnon, A. A	Springhill, N.S	400 00	100 00
McLaren, Archibald	Winnipeg, Man	2,500 00	625 00
McLellan, Robt. W	Fredericton, N.B	500 00	125 00
McLeod, D. D	Regina, N.W.T	2,500 00	625 00
McLuckie, John McF	Vancouver, B.C	5,000 00	
McMeans, Lendrum	Winnipeg, Man	2,500 00	625 00

THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid in Cash.
		$ cts.	$ cts.
McMillan, Malcolm	Springhill, N.S.	300 00	75 00
McNair, N. Theodore	Hamilton, Ont.	300 00	
McNee, Archibald	Windsor, Ont.	1,000 00	138 90
McNee, Isabella	"	2,000 00	167 00
McPhillips & Williams	Vancouver, B.C.	2,500 00	
McPhillips, R. D.	Winnipeg, Man	1,000 00	250 00
McQuarrie, Rev. Donald H.	Avonport, N.S.	500 00	125 00
McQueen, James	Vancouver, B.C.	1,000 00	250 00
McRae, Allan	Winnipeg, Man	1,000 00	250 00
McRae, D. A.	"	2,500 00	625 00
McSweeny, Peter	Moncton, N.B.	500 00	100 00
Nash, T. W.	Kingston, Ont	100 00	25 00
Nairn, Junius J.	Aylmer, Ont.	1,500 00	375 00
Neff, J. A., M.D.	Ingersoll, Ont	500 00	125 00
Neilson, J. S.	Stella, Ont.	2,000 00	500 00
Nelson, Beatrice, Chas. Nelson, trustee	Vancouver, B.C	500 00	
Nelson, Edith " "	"	1,000 00	
Nelson, Gordon " "	"	500 00	
Nelson, Winnifred " "	"	500 00	
Nesbitt, Samuel	Brighton, Ont.	1,000 00	250 00
New, Henry	Hamilton, Ont.	5,000 00	1,250 00
Newbury, J. C.	Victoria, B.C.	1,000 00	250 00
Newcomb, Asaph	Hantsport, N.S.	300 00	75 00
Newcomb, Mrs. Augusta	"	300 00	75 00
Nichols, E. H.	Digby, N.S.	1,000 00	250 00
Nichols, M. H.	Hamilton, Ont.	500 00	125 00
Nicol, James	Chatham, N.B.	1,000 00	250 00
Noble, Alex. L.	Norval, Ont.	500 00	125 00
Norris, John D.	Calgary, N.W.T	1,000 00	125 00
Norwood, George	Hamilton, Ont.	100 00	25 00
Noxon, Stephen	Ingersoll, Ont	5,000 00	1,250 00
Ochs, Anthony, M.D.	Hespeler, Ont.	500 00	125 00
O'Donohoe, James	Winnipeg, Man.	2,500 00	300 00
Pace Fred. W.	"	500 00	125 00
Paisley, Herbert F. S.	Sackville, N.B.	200 00	50 00
Paisley, Louise F.	"	200 00	50 00
Pain, Albert	Hamilton, Ont.	500 00	100 00
Parker, P. Clifton, trustee	Toronto, Ont.	500 00	75 00
Parlee, H. H.	Sussex, N.B.	2,000 00	500 00
Parker, Godfrey	Winnipeg, Man.	2,000 00	500 00
Pattison, Andrew W.	Hantsport, N.S.	300 00	75 00
Patterson, C. A., estate	Winnipeg, Man	2,000 00	500 00
Page, Rev. John W. B.	"	1,000 00	125 00
Payne, W. L.	Colborne, Ont.	500 00	125 00
Pearson, Ernest W	Minnedosa, Man	5,000 00	
Pennock, Chas. G	Rat Portage, Ont.	500 00	125 00
Perks, John V.	Revelstoke, B.C.	1,000 00	
Perry, Rev. N. J.	St. Catharines, Ont.	500 00	125 00
Peters, A. G.	London, Ont	1,500 00	375 00
Pickard, Wm.	Seaforth, Ont	500 00	125 00
Philp, Thos. S., M.D.	Picton, Ont.	500 00	125 00
Philps, Andrew	Huntingdon, Que.	1,000 00	250 00
Phipps, Albert E.	Revelstoke, B.C.	1,000 00	
Pilkey, P. J.	Fort William, Ont.	1,000 00	250 00
Piper, Fred	Davisville, Ont.	200 00	20 00
Pitfield, W. T.	Sussex, N.B.	5,000 00	1,027 78
Pitfield, Hattie L.	"	3,000 00	750 00
Poole, John S.	Neepawa, Man.	500 00	125 00
Porter, E. Guss	Belleville, Ont	2,500 00	625 00
Prescott, Joshua	Sussex, N.B.	4,500 00	1,125 00
Puddicombe, R. B.	New Hamburg, Ont.	2,500 00	625 00
Purdon, Robert	Brandon, Man.	2,500 00	
Putnam, M.	Winnipeg, Man.	500 00	125 00
Randall, Ralph	Shoal Lake, Man.	2,500 00	

SESSIONAL PAPER No. 8

THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount. subscribed for.	Amount paid up in Cash.
		$ cts.	$ cts.
Rand, C. D	Vancouver, B.C	1,000 00	250 00
Rand, F. A., M.D., trustee	Parrsboro', N.S	400 00	100 00
Bankin, A. D	Brandon, Man	2,500 00	300 00
Redman, Elizabeth	Port Perry, Ont	3,000 00	750 00
Redman, Wm	"	1,500 00	375 00
Reid, Robie L	New Westminster, B.C	1,000 00	
Rennie, Peter	Fergus, Ont	2,000 00	166 67
Rennie, William	"	2,000 00	500 00
Rich, Margaret	Springhill, N.S	300 00	75 00
Richardson, Peter T	Calgary, N.W.T	1,000 00	
Richardson, Sophia, trustee	Hamilton, Ont	300 00	75 00
Richardson, S. R., M.D	Eglington, Ont	500 00	125 00
Richardson, W. J	Edmonton, Ont	1,000 00	
Rioch, G. M	Rat Portage, Ont	2,500 00	625 00
Roche & Niven	Minnedosa, Man	500 00	
Roberts, Wm	Winnepeg, Man	1,000 00	250 00
Roberts, James A	Neepawa, Man	2,000 00	
Robertson, A. M	Leamington, Ont	500 00	125 00
Robertson, J. M	Tweed, Ont	500 00	125 00
Robertson, Wm	Rat Portage, Ont	2,500 00	425 00
Robertson, Wm	Calgary, N.W.T	1,500 00	187 50
Robinson, F. T	Strathroy, Ont	100 00	25 00
Robinson, Roland W	Winnipeg, Man	1,000 00	125 00
Rogers, Jonathan	Vancouver, B.C	5,000 00	
Rogers, R. A	Winnipeg, Man	1,000 00	125 00
Rollins, J. A., M.D	Exeter, Ont	100 00	25 00
Roschman, Richard	Waterloo, Ont	2,500 00	625 00
Ross, D. C	Brussels, Ont	1,000 00	250 00
Ross, H. H., M.D	Seaforth, Ont	2,500 00	625 00
Ross, J. H	Moose Jaw, N.W.T	2,500 00	625 00
Ross, Walter	Rat Portage, Ont	5,000 00	1,250 00
Rounsefell, F. W	Vancouver, B.C	2,500 00	300 00
Runians, Magaret E	London, Ont	1,000 00	250 00
Russel, John H. G	Winnipeg, Man	2,000 00	500 00
Sadler, Thos	Lindsay, Ont	3,000 00	750 00
Sampson, W. T	Gananoque, Ont	1,000 00	250 00
Sanders, Chas. W	Port Rowan, Ont	100 00	25 00
Sanford, C. M., M.D	Brighton, Ont	500 00	125 00
Sangster, Alex., M.D	Stouffville, Ont	500 00	125 00
Schnarr, John H	Berlin, Ont	1,000 00	250 00
Schnarr, N	Rat Portage, Ont	1,500 00	275 00
Schultz, Otto	Gretna, Man	2,500 00	
Scott, Rev. E. F	Galt, Ont	500 00	125 00
Scott, H. J	Victoria, B.C	1,000 00	250 00
Scott, R. R	Winnipeg, Man	2,500 00	300 00
Scott, Walter	Regina, N.W.T	2,500 00	625 00
Shakespeare, Noah	Victoria, B.C	1,000 00	250 00
Sharpe, Henry E	Winnipeg, Man	1,000 00	125 00
Shaw, D. B	Hantsport, N.S	500 00	125 00
Shaw, Lloyd E	Avonport, N.S	300 00	75 00
Shaw, F. W	Carberry, Man	2,500 00	
Sheppard, Edmond E	Toronto, Ont	2,500 00	500 00
Sherwan, A	Brandon, Man	2,000 00	250 00
Sherwood, Geo. W	Sussex, N.B	500 00	125 00
Shillinglaw, E. M	Brandon, Man	1,000 00	250 00
Shirriff, D	"	1,000 00	250 00
Shourds, L. K	Wellington, Ont	500 00	125 00
Shore, Edith R	Cargill, Ont	500 00	125 00
Shragge, A	Rat Portage, Ont	1,000 00	250 00
Shreve, Mary A	Digby, N.S	1,000 00	250 00
Sills, E. G	Belleville, Ont	2,500 00	625 00
Simpson, C. H	Winnipeg, Man	1,500 00	375 00
Sims, Thos	Melrose, Mass	2,500 00	625 00
Sinclair, D. J., M.D	Woodstock, Ont	1,000 00	250 00

THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed for.	Amount paid up in Cash.
		$ c.	$ c.
Sinclair, D. V.	Belleville, Ont.	1,000 00	250 00
Smith, Caroline A.	Sussex, N.B.	500 00	125 00
Smyth, C. E., M.D.	Medicine Hat, N.W.T.	200 00	50 00
Smith, George	Ottawa, Ont.	500 00	125 00
Smith, Florence M.	Aylmer, Ont.	1,000 00	250 00
Smith, Frances R.	Victoria, B.C.	2,500 00	625 00
Smith, J. H. & M. A.	Willowdale, Ont.	1,000 00	250 00
Snelgrove, A.	Fort William, Ont.	2,500 00	271 57
Snyder, Frederick	Berlin, Ont.	1,000 00	250 00
Sowerby, Rev. A. T.	Toronto, Ont.	1,000 00	250 00
Spencer Murray F.	Hamilton, Ont.	200 00	50 00
Spera, Margaret A.	Winnipeg, Man.	500 00	125 00
Starr, W. M. P.	Indian Head, N.W.T.	1,500 00	175 00
Steele, Geo. L.	Niagara Falls Ont.	100 00	25 00
Steele, John C.	Newtonbrook, Ont.	1,000 00	200 00
Steeves, Rufus. P	Sussex, N.B.	2,500 00	625 00
Stephenson, E. F.	Winnipeg, Man.	2,500 00	625 00
Stevens, Reuben	Stouffville, Ont.	1,000 00	250 00
Stewart, A. D., M.D.	Fort Williams, Ont.	2,500 00	625 00
Stewart, C. J., M.D.	Calgary, N.W.T.	1,000 00	
Stewart, Jas. L.	Chatham, N.B.	1,000 00	250 00
Stewart, W. B.	Digby, N.S.	500 00	125 00
Stoddard, James	Mt. Denison, N.S.	300 00	75 00
Stuart, Jas.	Winnipeg, Man.	5,000 00	1,250 00
Sutherland, Rev. Chas. H. M.	Revelstoke, B.C.	1,000 00	
Sutherland, John K.	Vancouver, B.C.	5,000 00	625 00
Sutherland, J. O., M.D.	Springhill, N.S.	300 00	75 00
Sutherland, W. D., M.D.	Revelstoke, B.C.	2,000 00	
Sweet, George	Hamilton, Ont.	500 00	125 00
Switzer, J. A. E.	Richmond Hill, Ont.	2,500 00	250 00
Thomson Bros.	Vancouver, B.C.	5,000 00	
Thomson, John A.	Winnipeg, Man.	500 00	30 00
Ticknor, Thos.	Parkhill, Ont.	2,000 00	500 00
Tilley, A. S., M.D.	Bowmanville, Ont.	500 00	125 00
Tindall, W. B.	Toronto, Ont.	1,000 00	250 00
Tingley, J. B.	Wolfville, N.S.	500 00	125 00
Tisdale, F. W.	Winnipeg, Man.	1,000 00	250 00
Toole, Geo. A.	Rat Portage, Ont.	500 00	125 00
Traunweiser, Chas.	Calgary, N.W.T.	2,500 00	300 00
Trumbull, R. E.	Brandon, Man.	2,500 00	625 00
Tucker, Catharine	St. Catharines, Ont.	900 00	225 00
Trumbull, A. R., M.D.	Moose Jaw, N.W.T.	500 00	125 00
Turner, Rev. Ezra	Merritton, Ont.	1,000 00	250 00
Vaughan, Elizabeth M.	St. Martins, N.B.	300 00	75 00
Vaughan, Marion N.	"	200 00	50 00
Walker, C.	Ailsa Craig, Ont.	500 00	125 00
Walker, Geoffrey H.	Winnipeg, Man.	1,000 00	25 00
Walker, James	Calgary, N.W.T.	2,500 00	
Wallace, C. A.	"	1,000 00	125 00
Walsh, Thos.	Rat Portage, Ont.	1,000 00	250 00
Ward, Fred. T.	Stirling, Ont.	1,500 00	375 00
Webb, Alfred, M.D.	Newmarket, Ont.	1,000 00	250 00
Webster, Alex. F.	Toronto Ont.	5,000 00	1,250 00
Weddell, Robert.	Trenton, Ont.	5,000 00	1,250 00
Weir, W. A.	Rat Portage, Ont.	500 00	125 00
Wells, Richard	Aurora, Ont.	500 00	125 00
Wemyss, John	Neepawa, Man.	1,500 00	
Wemyss, Maggie H.	"	1,000 00	
White, Chas. T.	Sussex, N.B.	5,000 00	1,250 00
White, Francis A.	"	1,200 00	300 00
White, Geo. H.	"	5,000 00	1,250 00
White, Rev. G. R.	Charlottetown, P.E.I.	700 00	175 00
White, Jas. E.	St. John, N.B.	2,000 00	500 00
White, J. L.	Victoria, B.C.	2,500 00	

THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed for.	Amount paid up in Cash.
		$ cts.	$ cts.
White, Simeon H	Sussex, N.B	10,000 00	1,944 45
Whitehead, E. R	Winnipeg, Man	500 00	125 00
Whitelaw, J	Edmonton, N.W.T	1,000 00	
Whitla, H. W	Winnipeg, Man	1,000 00	125 00
Widdis, John B	Caledonia	500 00	125 00
Wilcox, W. J	Virden, Man	2,500 00	625 00
Williams, John	Winnipeg, Man	1,000 00	250 00
Williamson, E. W	Indian Head, N.W.T	2,500 00	625 00
Wilson, H. G. W	"	2,500 00	625 00
Wilson, Earle F	Harrison, Mich	500 00	125 00
Wilson, John D., M.D	London, Ont	500 00	125 00
Wilson, W. F	Berlin, Ont	1,000 00	250 00
Wing, Loo Gee	Victoria, B.C	5,000 00	500 00
Wismer, Ephraim	St. Catharines, Ont	200 00	50 00
Woods, David	Hespeler, Ont	2,000 00	500 00
Wood, Geo. D	Winnipeg, Man	5,000 00	1,250 00
Wood, Joseph E	Rat Portage, Ont	500 00	125 00
Worley, J. F	Winnipeg, Man	3,000 00	750 00
Wright, Rev. David	Springhill, N.S	500 00	125 00
Wright, David M	Stratford, Ont	100 00	25 00
York, Archibald	Edmonton, N.W.T	2,500 00	
Yould, Wm	Kentville, N.S	2,500 00	625 00
Young, Chas. E	Falmouth, N.S	1,000 00	250 00
Young, J. E	Rat Portage, Ont	1,000 00	250 00
Young, Wm. F	Neepawa, Ont	2,500 00	
Zealand, W. O	Hamilton, Ont	500 00	125 00
Zwick, Frank, M.D	Stirling, Ont	3,200 00	800 00
		$922,700 00	$163,608 02

SUN LIFE ASSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at January 2, 1905).

R. Macaulay, President and Managing Director; S. H. Ewing, Vice-president; J. P. Cleghorn, Charles Cushing, J. R. Dougall, Abner Kingman, T. B. Macaulay, James Tasker.

LIST OF SHAREHOLDERS—(As at January 2, 1905).

Name.	Residence.	Shares.	Amount.	Paid up in Cash.
			$	$
Abbott, Albert	Brockville	52	5,200	780
Abbott, Edwin	"	33	3,300	495
Alexander, Chas	Montreal	130	13,000	1,950
Allan, Mrs. A. S.	"	4	400	60
Allan, Robert A.	"	44	4,400	660
Allan, Arch. A.	"	59	5,900	885
Allan, Robt. A. } Allan, Wm. A. } Excutors	"	44	4,400	660
Allen, Miss Margaret	London, Eng.	6	600	90
Anderson, Mrs. A. E.	Westmount	41	4,100	615
Anderson, Mrs. Frances D.	Ottawa	43	4,300	645
Anderson, Miss Charlotte D.	Montreal	9	900	135
Anderson, Robt. D	"	9	900	135
Anderson, Arch. D.	"	10	1,000	150
Ashe, Frederick W., in trust	"	125	12,500	1,875
Bank of Montreal	Fredericton	2	200	30
Bate, Henry A., in trust	Ottawa	1	100	15
Bate, Henry A. "	"	1	100	15
Bate, Henry A. "	"	1	100	15
Bate, Henry A. "	"	1	100	15
Bate, H. G.	"	100	10,000	1,500
Bate, Wm. T	St. Catharines	28	2,800	420
Bateman, Geo. A	Kingston	2	200	30
Bell, John, K.C.	Belleville	11	1,100	165
Bell, Mrs. Harriet Jane	Toronto	25	2,500	375
Black, Rev. J. R.	Kingston	2	200	30
Black, Mrs. Annie	Halifax, N.S.	26	2,600	390
Blackader, Mrs. R. L.	Montreal	5	500	75
Burland, G. B	"	26	2,600	390
Cameron, J. H.	Orange, N.J	13	1,300	195
Campbell, F. W., M.D.	Montreal	20	2,000	300
Cassils, Charles	"	33	3,300	495
Cathcart, Rev. N.	Guernsey, C.I.	32	3,200	480
Chisholm, Mrs. Margaret	Belleville	37	3,700	555
Clarke, E. O.	London, Eng.	5	500	75
Cleghorn, J. P.	Montreal	36	3,600	540
Collins, J. D.	Peterboro'	105	10,500	1,575
Coulson, D.	Toronto	13	1,300	195
Cox, Hon. Geo. A.	"	52	5,200	780
Cross, Selkirk, K.C.	Montreal	46	4,600	690
Cushing, Charles	"	50	5,000	750
Cushing, Mrs. L. M.	"	117	11,700	1,755
Cushing, Mrs. L. M., in trust	"	5	500	75
DeLisle, A. M., Estate late	"	40	4,000	600
DeLisle, M. Nowlan	"	12	1,200	180
Dickson, Mrs. Violet R. W.	Toronto	10	1,000	150
Dickson, W. B	Westmount	30	3,000	450
Dougall, John Redpath, M.A.	Montreal	25	2,500	375
Dougherty, C. B.	Ottawa	26	2,600	390
Ewing, S. H.	Montreal	73	7,300	1,095
Fair, Robert, in trust	Peterboro'	16	1,600	240
Fairbairn, Mrs. Jane R.	"	20	2,000	300
Filgate, Samuel	Montreal	10	1,000	150
Finzel, Miss Leopodine	San José, Cal	35	3,500	525
Forster, Rev. J. Lawson, D.D.	London, Eng	100	10,000	1,500
Fry, Mrs. Laura	Montreal	11	1,100	165
Garland, C. Simpson	"	10	1,000	150

SUN LIFE ASSURANCE COMPANY OF CANADA—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Shares.	Amount.	Paid up in Cash.
			$	$
Gault, Arthur F	Montreal	5	500	75
Gault, C. Ernest	"	5	500	75
Gault, Leslie H	"	5	500	75
Gault, Miss E. M	"	5	500	75
Gault, Miss M. F	"	5	500	75
Gault, Mrs. E. J., in trust	"	1	100	15
Gault, M. H	"	5	500	75
Gault, Percy R	"	6	600	90
George, Rev. J. H., D.D	Chicago	30	3,000	450
Gilmour, J. H	Brockville	26	2,600	390
Gilroy, Thos	Winnipeg	25	2,500	375
Gilroy, Mrs. Beatrice	"	111	11,100	1,665
Greene, E. Kirk	Montreal	65	6,500	975
Hall, Miss J. A	Ottawa	59	5,900	885
Hamilton, Alexander	Montreal	65	6,500	975
Hendershot, E. W	"	30	3,000	450
Henderson, J. A., M.D	"	10	1,000	150
Hill, Wm. H	Peterboro'	68	6,800	1,020
Hingston, Sir Wm. H., M.D	Montreal	13	1,300	195
Horwood, Edgar L	Ottawa	10	1,000	150
Ibbotson, Mrs. F. L	Montreal	4	400	60
Kingman, Abner	"	55	5,500	825
Leney, Miss Charlotte D	"	9	900	135
Leney, John M	"	5	500	75
Leney, Mrs. Lucinda	"	25	2,500	375
Lever, Mrs. M. Edythe	New York	5	500	75
Little, James	Belleville	30	3,000	450
Macaulay, R	Montreal	384	38,400	5,760
Macaulay, R., in trust	"	234	23,400	3,510
Macaulay, R. "	"	130	13,000	1,950
Macaulay, R. "	"	113	11,300	1,695
Macaulay, T. B	"	38	3,800	570
Macaulay, Mrs. H. M	"	33	3,300	495
Macaulay, Herbert R., M.D	Shanghai	23	2,300	345
Macaulay, Mrs. A. I	"	20	2,000	300
Macnaughton, Mrs. J. B	Kingston	32	3,200	480
Macpherson, Alex., Estate late	Montreal	26	2,600	390
McCarthy, Jas. M	"	21	2,100	315
McCarthy, John G	"	21	2,100	315
McDonald, K	Ottawa	49	4,900	735
McFarlane, Mrs. M. K	Montreal	65	6,500	975
McGill, Charles	Peterboro'	137	13,700	2,055
McKenzie, Murdoch, Estate late	Montreal	479	47,900	7,185
McLachlan, Mrs. Elizabeth W	"	2	200	30
McLachlan, Mrs. Elizabeth W., in trust	"	1	100	15
May, Geo. S	Ottawa	55	5,500	825
Merchants Bank of Canada	Montreal	250	25,000	3,750
Meredith, C. & Co	"	44	4,400	660
Meyer, H. W. C., Estate late	Calgary	14	1,400	210
Meyer, J. T. L. & C. C. Ross, in trust	Toronto	4	400	60
Miller, Miss J. G	Montreal	25	2,500	375
Miller, Mrs. Elizabeth Smith	"	15	1,500	225
Miller, Wm. T	"	2	200	30
Ogilvie, Mrs. Sarah Leney	"	210	21,000	3,150
Parker, Ida Louise	Ottawa	10	1,000	150
Perley, Geo. H	"	50	5,000	750
Piddington, T. A., Billingsley, F. and Mann, Wm., Executors	Montreal	140	14,000	2,100
Piddington, Thos. A	Quebec	35	3,500	525
Piddington, Samuel	Ottawa	35	3,500	525
Piddington, Alfred	Montreal	35	3,500	525
Piddington, Mrs. Annie, (Institute)	Quebec	35	3,500	525
Reekie, Miss Jessie C	Westmount	33	3,300	495
Reekie, Miss Isabella G	"	33	3,300	495

SUN LIFE ASSURANCE COMPANY OF CANADA—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Domicile.	Shares.	Amount	Paid up in Cash.
			$	$
Reid, John R.	Ottawa	10	1,000	150
Reid, Geo. E.	London, Eng.	10	1,000	150
Ridout, Mrs. Kezia	Richmond, Que.	34	3,400	510
Robertson, Henry	Westmount	40	4,000	600
Roger, Miss Isabella	Peterboro.	46	4,600	690
Ross, Mrs. C. C.	Montreal	12	1,200	180
Ross, Rev. D., D.D.	Kingston	26	2,600	390
Ross, Frank W.	Quebec	260	26,000	3,900
Ross, J. G.	Montreal	10	1,000	150
Ross, P. S. & Sons	"	1	100	15
Ross, W. G.	"	11	1,100	165
Rowlands, Mrs. C. S.	Aberdeen, N.C.	12	1,200	180
Ryan, John, Estate late	Toronto	33	3,300	495
Ryan, Mrs. M. I.	"	130	13,000	1,950
Smith, Mrs. F. C.	Montreal	25	2,500	375
Smith, R. Wilson	"	26	2,600	390
Stevenson, Miss Agnes S	Quebec	12	1,200	180
Stevenson, James A.	Montreal	10	1,000	150
Stevenson, Miss J. E.	"	12	1,200	180
Strong, Mrs. A. W.	"	10	1,000	150
Tasker, James	"	250	25,000	3,750
Tory, James C.	"	144	14,400	2,160
Voss, Mrs. M. A.	San José, Cal.	15	1,500	225
Waddell, Hugh	Peterboro'	25	2,500	375
Waldie, John	Toronto	100	10,000	1,500
Wanless, Mrs. Harriet	St. Catharines	26	2,600	390
Ward, Mrs. E. B	Westmount	32	3,200	480
Warden, Rev. R. H., D.D.	Toronto	119	11,900	1,785
Warner, Mrs. L. C.	Montreal	23	2,300	345
Whyte, Mrs. G. A.	Peachland, B.C.	22	2,200	330
Wilkes, Alfred J., K.C.	Brantford	70	7,000	1,050
Wilkes, Mrs. E. F.	"	21	2,100	315
Williams, Miss J. A. C.	Superior, Wis.	5	500	75
Wilson, John, Estate late	Montreal	33	3,300	495
Workman, Thomas, in trust	Ottawa	48	4,800	720
	Total	7,000	700,000	105,000

THE UNION LIFE ASSURANCE COMPANY.

LIST OF SHAREHOLDERS—(As at December 31, 1904.)

H Pollman Evans, President; H. Symons, K.C., Secretary, W. H. Carrie, G. E. Millichamp, M.B., C. E. Allen Jones, A. E. Vallerand, F. G. Hughes, L.D.S.

LIST OF DIRECTORS—(As at December 31 1904.)

Name.	Residence.	Amount subscribed	Amount paid up in cash.
		$	$
Evans, H. Pollman	Toronto	2,500	250
Hughes, F. G.	Galt	2,500	250
Jones, G. E. Allen	Quebec	2,500	250
Millichamp, G. E., M.B	Toronto	2,500	250
National Agency Company, Limited	"	982,500	98,250
Carrie, W. H.	"	2,500	250
Symons, Harry K.C.	"	2,500	250
Vallerand, A. E.	Quebec	2,500	250
		1,000,000	100,000

WESTERN ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at December 31, 1904).

Hon. Geo. A. Cox, President; J. J. Kenny, Vice-President and Managing Director; Honorable S. C. Wood, Geo. R. R. Cock, Geo. McMurrich, H. N. Baird, W. R. Brock, J. K. Osborne, E. R. Wood.

LIST OF SHAREHOLDERS—(As at December 31, 1904).

Name.	Residence.	Amount subscribed.	Amount for paid up in cash and notes.
		$	$
Adamson, W. H	Toronto	200	157
Agar, Miss Florence	"	220	220
Allan, Mrs. Elsie M	Toronto	2,000	2,000
Alexander, Miss Jerusha	Woodstock	600	600
Alexander, Samuel C. and Mrs. J. P	Surbiton, Eng	700	700
Ambrose, H. S	Hamilton	300	300
Arkell, F. Henry	Toronto	8,000	8,000
Armstrong, Mrs. Eliz. Est. (in trust)	"	520	520
Armstrong, Mrs. Eliz. Est	"	1,460	1,460
Arnoldi F. (in trust) for Miss Harriet Burrowes	"	600	600
Ayles, Miss Anna	"	240	240
Armstrong, Mrs. Margaret	Guelph	200	200
Baines, C. C Est. late	Toronto	40	40
Brough, T. G., Mgr. (in trust)	"	9,500	9,500
Bain, John, (Trustee William St. Mission Savings Society)	"	320	320
Bain, Thos	Dundas	1,000	1,000
Bassett, Mrs. Annie	Bowmanville	500	500
Bassett, Miss Mary J. C	"	400	400
Bate, Exrs., late Thos. B	St. Catharines	2,000	2,000
Bate, W. T	"	1,000	1,000
Battersby, C., M.D	Port Dover	520	520
Baxter, Miss Ellen M	Burlington	2,000	2,000
Beemer, Miss Clara	Toronto	280	280
Beemer, Frank, M.D	Hamilton	160	160
Bond, John M	Guelph	760	760
Boswell, Mrs. Charlotte	Toronto	2,000	2,000
Brock, W. R., M.P	"	10,640	10,640
Brown, Mrs. Cornelia C	Owen Sound	5,000	5,000
Brown, Ed. B., Exr. late Mrs. Diana E. Betley	Toronto	1,500	1,500
Brunton, Mrs. Harriet A	Newmarket	1,000	1,000
Bain, John	Toronto	400	400
Beemer, Miss Kate A	"	700	700
Baillie, J. E	"	740	740
Bickerdike, Robert	Montreal	13,500	13,500
Bassett, Thomas	Bowmanville	600	600
Barker, Samuel	Hamilton	3,320	3,320
Beatty, J. D	Sarnia	500	500
Baird, H. N	Toronto	2,400	2,400
Brown, Robert S	"	1,000	1,000
Bean, Rev. W. H	Yonkers, N. Y	720	504
Burns, Geo. F	Toronto	2,000	2,000
Bond, W. Geo	Guelph	400	400
Bain, Mrs. Helen	Dundas	1,200	1,200
Baxter, D. W	Toronto	200	200
Beatty, Mrs. Edith A	"	240	240
Beatty, Mrs. Margaretta E	"	500	500
Blain, Exrs. late Mrs. Eliza H	"	4,500	4,500
Barker, Lucy W	Torrington, Conn	320	320
Beeson, Mrs. Mary W	Colorado Springs, Col	320	320
Baines, Mrs. Mary L	Toronto	180	180
Baker, John T	New York	5,000	5,000
Blossom, Geo. W	Chicago, Ill	2,500	2,500
Byrnes, Mrs. Mary	Collingwood	1,400	1,400
Burke, E. W. & D. D. Grierson (in trust)	Toronto	1,600	1,600
Ballantyne, W. L	London, Eng	480	288
Bell-Irving, J. J	"	8,000	8,000
Blaker, Rev. C. R	"	1,000	1,000

SESSIONAL PAPER No. 8

WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed for.	Amount paid up in cash.
		$	$
Blaker, E. H	Chichester, Eng	4,000	2,600
Bruce, R	London, Eng	1,400	840
Bates, F. W. & C. S. Austin	"	200	200
Bentley, Mrs. H. M	Manchester, Eng	380	380
Blaker, Harold M	Lewes, Eng	80	80
Blaker, Montague S	London, Eng	400	400
Blaker, Reginald	"	240	240
Braid, John	"	200	200
Burder, J	"	1,000	600
Barnet, Mrs. J. B	Renfrew, Ont	3,000	3,000
Creelman, A. R., K.C	Montreal	2,000	2,000
Cen. Can. Loan and Savings Co	Toronto	24,560	24,560
Campbell, A. M. (in trust)	Lucan	4,000	4,000
Clark, A. W., & B. Garrett, (in trust)	Toronto	200	200
Cameron, Mrs. Annie	"	800	800
Campbell, Mrs Eleanor	Stonewall, Man	500	500
Campbell, Peter McL	Collingwood	400	400
Carey, Exrs., late Wm	Hamilton	1,200	1,200
Carlyle, Exrs. late James, D	Toronto	2,500	2,500
Carlyle, Mrs. Wilhelmina D	"	3,580	3,580
Carmelites, Sisters	Baltimore, Md	360	360
Carmichael, Wm	Woburn	500	500
Carpenter, Miss S. P	Collingwood	800	800
Carruthers, James	Toronto	10,000	10,000
Cawthra, Mrs. E. J	"	1,000	1,000
Chester, George	Scarboro' Ont	1,000	1,000
Childerhose, Mrs. I. C	Parry Sound	200	200
Chute, Misses Eliza & Agnes, (in trust)	Toronto	300	300
Clark, Andrew	Dundas	2,000	2,000
Cockburn, G. R. R	Toronto	10,000	10,000
Cox, Hon. G. A	"	50,000	50,000
Cawthra, Mrs. E. W. & W. H. (in trust)	"	2,200	2,200
Cawthra, W. H	"	600	600
Coffee, J. F	"	1,000	1,000
Cooch, A. C	"	1,640	1,640
Crowther, W. C	"	800	520
Chipman, Willis	"	2,000	2,000
Cook, Trs. late J. L	"	1,000	1,000
Cooke, Trevor E	Chicago, Ill	800	800
Crosby, George E	Toronto	200	200
Cen. Can. Loan & Savings Co. (in trust)	"	53,500	53,500
Crocker, Sydney	"	300	230
Caldwell, Est. late J. B	Newmarket	500	.....
Cameron, Mrs. Katherine	Toronto Junction	120	120
Campbell, Est. late D. Walter J. Exr	Interlaken, N. Y	940	940
Canada Trust Company	London, Ont	800	800
Carpenter, E. R	Collingwood	1,200	1,200
Clark, James A	Greensville	500	500
Carpenter, F. B	Boston, Mass	5,000	5,000
Crosley, Geo. R	Fort Madison, Iowa	500	500
Crosley, Geo. R. (in trust)	" "	1,000	1,000
Comstock, Mrs. Sarah R	New York	1,200	1,200
Coulthard, W. W	Oshawa	200	200
Coutts, James	Ufford, Muskoka	1,000	1,000
Cox, Mrs. Annie	Paris, Ont	1,220	1,220
Craig, Mrs. F. G.	Kingston	80	52
Craig, Rev. R. J. (in trust)	"	40	26
Crosbie, C. A	Vancouver, B C	500	500
Crowe, John	Guelph	4,380	4,380
Cryderman, J. H	Bowmanville	1,000	1,000
Currie, Miss Louise S	Omemee	320	320
Cable, Ernest	London, Eng	5,000	3,250
Cunningham, R	Guelph, Ont	3,700	740
Cashin, A	Birmingham, Eng	240	240

WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed for.	Amount paid up in cash.
		$	$
Cheyne, A. D.	London, Eng.	1,600	960
Cooper, Alfred	"	2,000	2,000
Crombie, Miss E. J.	Willesden, Eng.	320	176
Crombie, Mrs. J.	" "	560	308
Coles, Ernest.	Caterham, Eng.	2,000	2,000
Dennis, M. O.	Batavia, N. Y.	1,000	1,000
Deschamps, Azilda, veuve Geo. Demers	Montreal	200	100
Davy, J	Toronto	100	30
Dadson, Mrs. A. V. S.	Paris, Ont.	2,000	2,000
Dewart, Exr. Est. late Rev. E. H.	Toronto	500	500
Dight, Norris	Thedford	400	400
Duff, Mrs. Marie E.	Toronto	140	140
Duffett, Walter	"	1,500	1,500
Dalton, Miss Janie E	"	1,500	1,500
Dalton, Miss Mary R.	"	500	500
Dalton, Miss Edith M.	"	1,500	1,500
Dalton, A. E.	"	500	500
Dalton, C. C.	"	7,500	7,500
Dundas, Exrs. late Jos.	"	1,000	1,000
Dunn, Jesse W.	"	500	500
Davidson, Mrs. Susannah F.	"	740	740
Dunnett, Mrs. Jessie	"	1,500	1,500
Dewart, Mrs. Matilda H.	"	200	200
Dominion Securities Co.	"	121,040	121,040
Dexter, Geo. J.	Atlanta, Ga	1,000	650
Dickinson, Robt., in trust	St. Mary's	4,000	4,000
Donnelly, Thomas	Kingston	400	220
Dunlop, Miss Mary M.	Richmond, Va.	40	40
Dupuis, Mrs. Annie	Kingston	400	400
Denny, John	Toronto	2,000	2,000
DeGex, Leonard M.	Strathroy	1,800	1,800
Dalton, R. C.	Toronto	100	30
Des Voeux, Henry	"	200	60
Dewar, Geo. T.	"	100	30
Dunlop, Thomas	Glasgow, Scotland	2,000	2,000
Dunlop, Robert J.	" "	2,000	2,000
Elliot, Miss Kate E.	London, Ont.	1,200	1,200
Emery, Mrs. Charlotte H.	Port Burwell	500	500
Evans, Est. late Rev. E.	London, Ont	960	960
Ewing, Mrs. Isabella	Bayfield	500	500
Eakins, W. Geo	Toronto	400	400
Frank & Dubois	New York	25,000	25,000
Fergusson & Blaikie	Toronto	260	260
Field, Mrs. Isabella	"	1,000	1,000
Forster, J. W. L	"	200	200
Foster, Mrs. Jane M.	"	520	520
Foster, C. C.	"	200	60
Freysing, Peter	"	3,500	3,500
Fulton, Exrs. late R.	"	3,320	3,320
Featherstonhaugh, Mrs. C.	"	1,100	1,100
Frink, H. W.	"	500	500
Farthing, J. M., in trust	Aylmer	200	200
Farran, W. W., & R. T. Rance, in trust	Clinton	4,720	4,720
Farwell, W. G., in trust	Portsmouth, N. H.	1,400	1,040
Fauquier, G. E.	Ottawa	5,000	5,000
Ferrier, Miss Annie	Guelph	260	260
Fitton, C. E. & H. W., Exrs	Brantford	200	200
Fitzgerald, Est. late Thos.	Bowmanville	500	500
Fletcher, Rev. D. H., D.D.	Hamilton	540	540
Forbes, Est. late Robt.	Hespeler	4,160	4,160
Frink, R. W. W.	St. John, N.B.	5,000	5,000
Fox, G. W.	Liverpool, Eng.	1,840	1,104
Fullard, R. T. B	Toronto	100	30
Farran, W. W.	Clinton	3,500	3,500

SESSIONAL PAPER No. 8

WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed for.	Amount paid up in cash.
		$	$
Fitton, H. W	Brantford	160	160
Fitzgerald, Wm	Toronto	100	100
Fernie, W. J	London, Eng	7,200	5,740
Fernie, W	Liverpool, Eng	1,000	1,000
Fernie, Mrs. D. M	London, Eng	800	800
Fison, Edward	Ipswich, Eng	800	800
Gosling, J. F. & E. A. Hamilton, in trust	Toronto	1,460	1,460
Gamsby, Mrs. Rosa A. B	"	1,920	1,920
Gash, Mrs. Jane	"	1,000	1,000
Gilmor, Miss Kate	"	60	60
Goad, Chas. E	"	14,000	14,000
Graham, Mrs. Ada	"	1,000	1,000
Grasett, Fred. LeM., M.D	"	2,280	1,710
Gowans, Est. late John	"	3,000	3,000
Gamble, Mrs. Matilda	"	1,140	1,140
Gilmor, Miss Alice	"	100	100
Gorman, Miss Jemima	"	100	100
Gash, M. B	"	500	500
Gunn, Miss Tena	"	500	500
Gibbs, Malcolm	"	200	200
Gourlay, Mrs. Lottie	"	1,000	1,000
George, W. H	"	100	30
Garrett, Mrs. Minnie L	Kingston	500	500
Gentles, Mrs. Margaret	Kincardine	1,500	1,500
Gibson, Rev. John	Thornhill	500	500
Gibson, Mrs. Eliza M	Hamilton	2,000	2,000
Gibson, Hon. William	Beamsville	8,240	8,240
Gill, Robert	Ottawa	400	400
Gilleland, L. J	Ayton	200	200
Glen, Robert	Glasgow, Scotland	720	720
Glover, Mrs. H. P. Q	Bootle, Eng	1,000	1,000
Goddard, Leonard	London, Eng	200	200
Gold, James	"	1,120	1,120
Gorham, Mrs. Helen D	Milton	240	240
Gould, Isaac J	Uxbridge	2,500	2,500
Gowan, Hon. James R	Barrie	3,640	3,640
Graham, James	Lindsay	2,500	2,500
Graham, J. Fred. N	Glasgow, Scotland	5,000	3,900
Graham, John H. N	" "	5,000	5,000
Grant, Miss Aggie	Woodville	1,440	1,440
Gray, William	New York	400	400
Guntrum, L. E	Cincinnati, O	1,000	1,000
Gibbs, H. M	Philadelphia, Pa	500	150
Greaves, Mrs. Charlotte G	Collingwood	120	120
Gordon, Wm	Toronto	60	60
Howe, Etna D	"	2,000	2,000
Home and Foreign Securities, Lt'd	"	400	400
Harris, Rev. Elmore	"	1,000	1,000
Holcroft, Mrs. M. S	"	200	200
Hinde, George J	Croydon, Eng	15,000	15,000
Hobson, Ed. J	Toronto	2,000	2,000
Hime, W. L. & M. W. (in trust)	Toronto	300	300
Hagarty, D. G	"	100	100
Hunter, J. H	"	500	150
Hepburn, R. R	"	100	30
Haining, Joseph	Ridgetown	140	140
Home Savings and Loan (in trust)	Toronto	17,660	17,660
Harrington, Mrs. Catherine	"	20	20
Harrington, Fred	"	380	380
Harrington, Miss Kate	"	500	500
Henry, John, estate late	"	400	400
Hoskin, John, & J. W. Langmuir (in trust)	"	4,580	4,580
Harvey, Mrs. Joanna (in trust)	Guelph	200	200
Hobson, J. Henry	Dawlish, Eng	4,000	4,000

WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed for.	Amount paid up in Cash.
		$	$
Holcroft, H. S.	Orillia	100	100
Hooper, Chas., estate late	St. Catharines	1,260	1,260
Heyd, Geo. D.	Brantford	1,300	1,300
Harris Trust	"	3,400	3,400
Hanlin, Mrs. Helen	Fergus	300	300
Heffernan, Miss M. C.	Collingwood	1,600	1,600
Heakes, Rev. Wm.	Wellsboro', Pa.	800	800
Hague, George	Montreal	500	500
Harris, Mrs. Mary S. V.	Clarkson	1,240	1,240
Horne, George, executors late	Elora	1,400	1,400
Henderson, John	Ottawa	2,500	2,500
Harris, A. B., & A. Adamson (trustees)	Clarkson	800	800
Hood, John (in trust for Jane Hood)	Keewatin	500	500
Harris, A. B.	Clarkson	440	440
Harris, A. B. (in trust for Annie L. Harris)	"	1,080	1,080
Harris, A. B. (in trust for Naomi M. Harris)	"	1,080	1,080
Hornsby, Harry	Rhyl, Wales	340	340
Hall, Alfred	Toronto	3,300	360
Hewat, Miss Florence E.	Guelph	400	400
Haskins, W. F.	Dunnville	600	360
Hobson, Mrs. Agnes	Guelph	1,200	780
Hyman, Mrs. Sophia	Brampton	640	640
Hamilton, James, executors late	Warkworth	2,000	500
Hammond, Mrs. Isabella	Erindale	7,720	7,720
Hirschberg, F. D.	St. Louis, Mo.	2,500	1,875
Haszard, Horace	Charlottetown, P.E.I.	1,000	1,000
Heape, Mrs. Barbara	Liverpool, Eng	3,000	3,000
Hewlett, Miss A. V.	Eastbourne, Eng	520	338
Hewlett, Miss E.	"	520	338
Hodgkinson, F. A.	London, Eng	600	360
Hogg, Capt. John S.	"	300	300
Hopkins, Geo.	"	140	140
Irving, L. H.	Toronto	2,400	2,400
Irving, Mrs. Louis	"	100	100
Inglis, Miss Annie	Langholm, Scotland	200	200
Jackes, Mrs. Henrietta	Eglinton	400	400
Johnston, Charles A.	Bowmanville	600	600
Jones, Thomas E.	Toronto	180	180
Jones, Rev. Wm.	"	8,300	8,300
Jackes, Price, executors late	"	2,640	2,640
Jarvis, Salter M., executors late	"	940	940
Johnston, James A.	Bowmanville	1,000	1,000
Jackson, Margaret S., administrator estate late	Buffalo, N.Y.	400	400
Johnston, E. F. B., K.C.	Toronto	720	720
James, F. S.	Chicago, Ill.	2,500	2,500
Jackston, Mrs. W. Lane	London, Eng	400	260
Jager, Bertram M.	Liverpool, Eng	1,000	1,000
Jager, Arthur M. R.	"	500	500
Jones, W. Ellis	"	400	400
Jones, Grey.	"	200	120
Kennaway, Sir John H.	St. Mary's, Eng	3,000	3,000
Kennaway, Miss Gertrude E.	"	540	540
Knight, Edward	Rottendam, Holland	400	400
Keefer, W. Napier	Galt, Ont.	1,100	1,100
Kenny, J. J.	Toronto	43,760	43,760
Kenny, Miss Marion.	"	400	400
Knox, George	"	240	240
Keith, David S.	"	1,300	1,300
Kirkpatrick, Rev. W., executors late	Kingston, Ont.	600	600
King, Miss Emma	Quebec	400	400
Kirkpatrick, Mrs. Harriet B.	Kingston, Ont.	820	820
Kennedy, Miss Belle H.	San Francisco, Cal.	20	20
Kennedy, Miss Grace M.	"	20	20
Knowles, C. R.	Albany, N.Y.	1,000	1,000

SESSIONAL PAPER No. 8

WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed for.	Amount paid up in Cash.
		$	$
Landon, Mrs. Alison B	Simcoe, Ont	8,000	8,000
Laycock, Mrs. Annie	Buffalo, N.Y.	2,000	2,000
Lawrence, G. W., executors late	Stratford, Ont	1,100	1,100
Lelean, Nicholas	Worcester, Mass	200	200
Little, Rev. James, M.A	Belfast, Ireland	5,000	5,000
Long, Thomas (in trust)	Toronto	2,000	2,000
Lash-Miller, Mrs. P. C	"	600	600
Leggat, Mathew	Hamilton	5,000	5,000
Long, Thomas	Toronto	5,080	5,080
Logan, F. G	"	900	900
Long, Miss Elizabeth	"	1,600	1,600
Long, Miss Annie	"	1,600	1,600
Larkin, P., estate late	St. Catharines	2,000	2,000
Lyons, Miss Antonia E	Toronto	240	240
Langley, H. George	"	220	22
Long, J. J., estate, & H. McSloy (trustees for Annie Wheeler)	St. Paul, Minn	5,000	5,000
Long. J. J., estate, & H. E. McSloy (trustees for Elizabeth Long)	"	5,000	5,000
Loscombe, Mrs. Charlotte	Kincardine	260	260
Locke, J. T	Toronto	200	200
Lee, Frank P	"	500	150
Lawrence, W	Stratford	1,000	1,000
Lamond, William	London, Eng	1,000	1,000
Long, F. S	"	40	40
Latta, James G	"	2,600	1,560
Law, William	Glasgow, Scotland	1,440	1,440
Little, Dr. L. S	London, Eng	400	400
McAllum, W. R	"	200	200
McKeand, John	Liverpool, Eng	400	400
Mann, Ludovic M	Glasgow, Scotland	1,440	1,440
Mann, John, jr	"	720	720
Meikle, W. B. (in trust)	London, Eng	360	360
Meikle, Wm. B	"	5,000	5,000
Miles, Rev. J	"	40	40
Macdonald, J. Gordon, & Co	Toronto	300	300
Metropolitan Bank (in trust)	"	600	600
Mackay, George S. (in trust)	"	640	640
Maddison, Mrs. E. A. (in trust)	"	220	220
Marks, Mrs. Emilie P	Deer Park	500	500
Martin, Thos. B. (trustee)	Cayuga, Ont	800	800
Masson, Wm., executrix late	Whitby	2,440	2,440
Maughan, N., executors late	Toronto	1,000	1,000
Miller, Mrs. Elizabeth A	"	320	320
Mills, Jesse S	"	200	200
Milne, David A	"	460	460
Morrison, Angus, executrix late	"	500	500
Murray, Rev. J. G., executrix late	Grimsby	400	400
Musgrave, Mrs. Susanna	Toronto	1,000	1,000
Merrill, L	Tilsonburg	500	500
Merrill, A. D	"	500	500
MacGillivray, Clara D	Kingston	440	440
Metcalfe, Mrs. Emma	Grimsby	700	700
Macpherson, Miss Katherine L	Montreal	240	240
Macpherson, R. D., trustee estate late	"	1,000	1,000
Myers, Agustus	Toronto	2,600	2,600
Manning, A., executors late	"	8,000	8,000
Milford, Geo	Owen Sound	4,000	4,000
Moran, Wm. J	Rat Portage	1,000	1,000
Moore, Miss Minnie M	Strathroy	800	800
Moore, A. J., executors estate late	Goderich	200	200
Macdonald, Mrs. Sarah M	Toronto	240	240
Miller, R. S. (estate)	"	160	160
Murray, George	Churchville	13,680	13,680

WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in Cash.
		$	$
Manufacturers Life Insurance Co.	Toronto	6,800	6,800
Macmahon, H. P.	Woodstock	1,000	1,000
Mahony, R. J.	Toronto	500	500
Morren, E. H	"	100	30
McLean, E. L.	"	100	30
Minty, Gilbert	"	100	30
Martin, Percy	"	100	30
McGill, Chas. G.	"	300	300
McGill, Wm., executors estate late	"	500	500
McLaren, Henry	Hamilton	2,000	2,000
McNally, Rosa R.	Baltimore, Md	180	180
McCuaig, Mrs. Matilda M. B.	Belleville	2,000	2,000
McMurrich, W. B. & G., in trust for Mrs. Miles.	Toronto	620	620
McGill, Margaret, estate late	"	300	300
McNamara, Thos	Madoc	400	400
McCarthy, T. A. M. & J. L. G. (trustees)	Barrie	700	700
McIntyre, Jno.	Stratford	1,600	1,600
McCalla, Mrs. R. J. (in trust)	St. Catharines	40	40
McGillivray, Mrs. Helen	Whitby	1,240	806
McCauley, Rev. Samuel	Warkworth	320	320
McCauley, Mrs. Letta M.	"	320	320
McFiggins, Arthur J.	Fenella	1,000	1,000
McMurrich, W. B., K.C. (in trust)	Toronto	600	600
McAllan, Geo. H.	"	500	500
McIntosh, James I.	Guelph	240	240
McDonald, Alice	"	240	240
McKeown, Christina I.	Orangeville	260	260
McMurrich, Geo.	Toronto	4,400	4,400
McMurrich, Prof. J. P.	Ann Arbor, Mich.	1,720	860
McMurrich, Mrs. Minnie G.	Toronto	800	440
McEwen, John	"	300	300
Niven, J. K. & Co.	"	560	560
Nevitt, Mrs. E. E.	"	500	500
Niehaus, Chas.	"	2,500	2,500
Neilson, Mrs. Katherine	"	1,000	1,000
Nordheimer, Samuel	"	6,000	6,000
Nairn, Alex.	"	1,200	1,200
Neilson, Hugh	"	1,000	1,000
Naftel, D. J.	Goderich	200	200
Noble, Mrs. Eliza A.	Collingwood	1,100	1,100
Northern Life Assurance Co.	London, Ont.	5,000	5,000
Nicholson, W. E.	London, Eng.	1,600	1,040
Nicholson, Ed. A	"	800	800
Nicholson, Miss Jessie	"	1,600	1,600
Neilson, Alexander	"	600	360
Nicolai, Siegfried F.	"	320	240
O'Brien, B. N.	"	320	192
Oxnard, Geo. A	Guelph	800	800
O'Neil, Daniel S.	Lucan	500	500
Osborne, John P.	Beamsville	100	100
Osborne, Jas. Kerr	Toronto	7,100	7,100
Osborne, Miss Annie	"	1,600	1,600
Ogden, W. W. (in trust)	"	480	385
Osler, Hammond & Nanton	Winnipeg, Man.	10,000	10,000
Pann, Mrs. E. J	Los Angeles, Cal.	1,000	1,000
Paisley, Mrs. Marie	Toronto	300	300
Parker, Stephen J.	Owen Sound	8,000	8,000
Parlane, W. A.	Collingwood	300	300
Paterson, Thomas	Bowmanville	2,500	2,500
Paton, John	Toronto	1,200	1,200
Patton, Jos. C., M.D.	"	3,100	3,100
Price, Miss Lavinia	Deer Park	200	200
Perry, Miss Elizabeth	Toronto	540	540
Pepper, Rev. John	Toronto Junction	300	300

WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed for.	Amount paid in Cash.
		$	$
Porter, John S.	Toronto	600	600
Pipe, Harvey & J. M. Townshend (trustees)	Amherst, N. S.	500	500
Peters, Geo	Peterboro	400	400
Peine, Louis	New Hamburg	1,000	944
Paterson, Rev. W. T.	Deer Park	1,680	1,680
Pringle, Mrs. Sarah J	Toronto	300	300
Parfitt, Albion	London	1,000	1,000
Pringle, A. R.	Toronto	400	400
Paton, Miss Jane	"	1,000	1,000
Patton, Dr. Wm. R.	Cologne, Germany	2,200	2,200
Perrin, W. L.	New York	5,000	5,000
Phillips, Joseph	Toronto	100,000	100,000
Phelps, E. S.	Burlington, Iowa	1,000	1,000
Pearson, F. S.	New York	25,000	25,000
Paton, Nigel F.	Bombay, India	600	600
Poland, H. G	London, Eng	400	400
Powell, James H. U.	"	2,000	2,000
Rennie, James	"	400	400
Robinson, Thomas B.	"	2,000	2,000
Rogers, H. J.	Walford, Eng.	800	800
Ross, Alexander	Liverpool, Eng.	80	80
Rice, O. F., Mgr. (in trust)	Toronto	29,200	29,200
Ramsay, Wm	"	19,000	19,000
Rance, Eva F.	Blyth	60	60
Ridout, Percival F.	Toronto	1,100	1,100
Robinson, Christopher, K C.	"	2,000	2,000
Robinson, Elizabeth	"	1,200	1,200
Robinson, Elizabeth (in trust)	"	80	80
Rolf, Mrs. Clementina	"	240	240
Ross, (estate late Hon. A. M.)	"	1,000	1,000
Ross, Charles G.	Newmarket	700	700
Ross, Miss Caroline S.	Toronto	500	500
Routh, (estate late J. H.)	Montreal	400	400
Royal Trust Co.	"	6,660	6,660
Ruddock, John	Toronto	700	700
Ruston, Thomas	Georgetown	2,000	1,300
Rutherford, Miss Amy E.	Toronto	120	120
Rutherford, Miss Fannie	"	100	100
Rutherford, Mrs. Mary M.	"	160	160
Rutherford, Mrs. M. M. & E. C., (trustees) for Mrs. E. L. Pipon	"	100	100
Roger, Mrs. Helen S.	Peterboro	2,040	2,040
Reardon, Henry F.	Philadelphia, Pa	80	80
Ross, Mrs. Mary S.	Newmarket	500	500
Radley, Mrs. Elizabeth J	Toronto	1,0 0	1,000
Ryan, Miss Elizabeth	Lucan	340	340
Ryan, Miss Abigail	"	340	340
Rumsey, Mrs. M. A. A.	St. Mary's	200	200
Rumsey, executrix estate late C. S.	"	200	200
Rollo, W. F., agent	Chicago Ill	2,120	1,378
Rollo, W. F.	"	1,120	728
Rance, Mrs. Harriet	Clinton, Ont.	1,000	1,000
Ross, Mrs. E. Phoebe	Port Hope	100	20
Robertson, J. A.	Montreal	500	150
Richard, Alf.	"	200	60
Ready, J. A. Mgr. (in trust)	Toronto	6,940	6,940
Rowlands, R. F	"	200	60
Robins, Wm.	"	200	60
Sonkson, E.	London, Eng	4,480	2,912
Stock, W. H.	Liverpool, Eng.	400	400
Sumner, Mrs. Elizabeth	London, Eng	380	380
Stimson, G. A. & Co.	Toronto	1,000	1,000
Smith, C. C. & F. Wurtele (in trust)	"	300	300
Smith, W. H., Mgr. (in trust)	"	31,980	31,980

WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed for.	Amount paid up in cash.
		$	$
Stark, John & Co.	Toronto	500	500
Strathy, H. S., Mgr. (in trust)	"	4,220	4,220
Schell, (estate late R. S.)	Brantford	1,600	1,600
Scott, (exrs. estate late James)	Toronto	2,000	2,000
Shaw, Mrs. Isabel T.	Hamilton	660	660
Sherrard, Henry A	Toronto	1,540	1,540
Small, Catherine G	Sarnia	720	720
Smith, Alexander	Toronto	800	800
Smith, Dr. Andrew	"	800	800
Smith, Mrs. Emily G.	Guelph	440	440
Smith, G. B.	Toronto	1,200	1,200
Smith, Miss Jane	"	400	400
Sharpe, Miss Clara L	San Francisco, Cal.	1,000	1,000
Smith, Mrs. Mary Ann.	Toronto	5,400	5,400
Stanley, Uriah M.	Brantford.	800	800
Smith, D. King, M.D	Toronto	200	200
Smith, R. H. & Ann Smith (trustees late John)	"	1,100	1,100
Smedley, Geo. F. & Co.	"	200	200
Scott, John	"	300	300
Stewart (exrs. estate late Robert)	"	720	720
Sewell, Mrs. Winnifred	Hamilton	400	400
Stewart, John	Toronto	440	440
Scholfield, Mrs. A. L. (in trust)	Guelph	1,000	1,000
Standish, Ira D. (in trust)	Toronto	2,000	2,000
Smith, H. D	Owen Sound	3,500	3,500
Scott, Charles W.	Oshawa	1,200	840
Spence, Mrs. Amy B	Toronto	500	500
Shutt, Mrs. Charlotte	Ottawa.	300	300
Stewart, Mrs. Margaret J	Campbellford.	200	200
Smith, F. J. D.	Newtonbrook	2,400	2,400
Sinclair, J. C	Glasgow, Scotland	1,000	1,000
Scott, Geo. F.	Toronto	80	80
Saylor, Wesley	Trenton.	500	500
Sharpe, (exrs. late Geo.)	San Francisco, Cal.	3,400	3,400
Sproule, Miss E. J.	Springfield-on-Credit	1,560	1,560
Semple, Miss Jessie P.	Toronto	700	630
Sinclair, James.	"	260	260
Smith, Davis & Co.	Buffalo, N.Y.	10,000	10,000
Smith, W. W.	Raleigh, N.C.	1,500	1,500
Smith, Marshall & Co	New Orleans, La.	1,200	1,200
Sherrard, Mrs. A. J	Toronto	100	30
Stanley, Bernard	Lucan.	2,000	2,000
Stanley, Mrs. Hannah E. (in trust)	"	160	160
Stayner, Mrs. Harriet R.	Toronto	200	200
Stewart, Ida A.	Woodstock.	500	500
Stewart, Rev. Wm., D.D.	Toronto	1,000	1,000
Stocking, Charles P.	Waubaushene	4,000	4,000
Stuart, Mrs. S. Elizabeth.	Niagara Falls.	640	640
Symons, Miss Eliza F.	Toronto	200	200
Schell, H. P.	St, Catharines	400	400
Swain, Wm. J	Collingwood.	600	390
Stanley, Mrs. Jennie	Lucan.	1,000	1,000
Stanley, Aljoe E	"	740	740
Stanley, Albert E	"	600	600
Sidey, J. Henry.	Cobourg	400	400
Stanley, Miss Mary E.	Lucan.	1,220	1,220
Stanley, Miss Charlotte M.	"	780	780
Staples, Mrs. Eliza.	Strathroy	160	160
Steel, Mrs. Annie E.	Fraserville, Ont.	60	60
Stanley, Miss M. Lucretta.	Lucan.	720	720
Schofield, Geo.	Toronto	200	60
Stinson, H. E	"	200	60
Stanway, F. N	"	100	30
Thompson, Alexander.	Glasgow, Scotland	480	480
Taylor, Miss Mary L.	Hamilton	100	100
Taylor, Miss Amy E. R	Toronto	200	200

WESTERN ASSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed for.	Amount paid up in cash.
		$	$
Taylor, Mrs. Elizabeth A. H.	Hamilton	220	220
Thomas, Mrs. Mary M.	Quebec	940	940
Thorburn, Miss Mary	Toronto	140	140
Tidswell, W. O.	Hamilton	2,000	2,000
Tingle, John	Wexford	260	260
Todd, Thomas	Toronto	4,000	3,000
Toronto General Trusts Corporation, for estate late J. Kirkland	"	3,320	3,320
Toronto General Trusts Corporation, for estate late A. Robertson	"	1,000	1,000
Thomson, Malcolm	Montreal	2,600	2,600
Thompson, (estate late Robert)	Toronto	17,140	17,140
Tackaberry, Mrs. Catherine	"	1,000	1,000
Thompson, J. B	St. Mary's	300	300
Thompson, Mrs. Cassie B.	"	100	100
Taylor, F. C	Lindsay	500	500
Talbot, (estate late Marcus)	Toronto	100	100
Townley, Mrs. W. R.	Chicago, Ill	480	312
Townsend, Mrs, Annie	Terra Cotta	780	.....
Union Life Assurance Co.	Toronto	500	500
Van der Linde, Harold	"	720	468
Van Heynigen, A. E.	Mobile, Ala	1,000	1,000
Vogel, P. J., and Mrs. E.	Willesden, Eng.	320	296
Wadsworth, V. B., Mgr., and W. Wedd, jr. (in trust)	Toronto	13,540	13,540
Waddell, John	Orono	500	500
Watson, Thomas	Toronto	3,000	3,000
Webb, Thomas, executors estate late	Deer Park	1,000	1,000
Webster, A. F. (in trust)	Toronto	420	420
White, Miss Alice	Montreal	100	100
Wilkes, Alfred J	Brantford	40	40
Wills, Thomas	Belleville	2,500	2,500
Wilson, Chas. S., estate late	Picton	22,000	22,000
Winstanley, Mrs. Emily	Los Angeles, Cal.	800	600
Wood, Peter	Brantford	5,300	5,300
Warwick, Guy F.	Toronto	6,000	6,000
Wood, Hon. S. C.	"	4,000	4,000
Wade, Mrs. Lillie M	Brighton	340	340
Wood, E. R	Toronto	51,760	51,760
Wills, Miss Annie	"	620	620
Wills, Miss Susan	"	620	620
Wills, Miss Wilhelmina	"	620	620
Wills, Miss Eliza	"	620	620
Wills, Miss Annie, executrix late A.	"	20	20
Whitelaw, Mrs. Sarah	Kinnears Mills, Que.	220	220
Walker, W. J	Toronto	40	40
Wadhams, Mary P	Goshen, Conn.	600	600
Wadhams, Julia E.	"	320	320
Williamson, W. H.	Toronto	200	60
Weir, Robert	"	100	30
Wadhams, Robert P	Goshen, Conn.	320	320
Wadhams, John M	"	360	360
Wright, Alfred (in trust)	Toronto	1,000	1,000
Wainwright, C. S	"	200	60
Wilson, W. B	"	1,500	1,500
Walker, Mrs. Clara R.	"	480	480
Wood, Mrs. Margaret F.	Nashville, Tenn.	1,000	1,000
Ward, R. M. Bretherton	Liverpool, Eng.	1,000	1,000
Windus, A. J	London, Eng.	80	52
Wintle, C.	"	600	600
Young, Mrs. Margaret	Toronto	240	240
Yorke, H. H.	"	100	30
Zepf, Otto.	Montreal	100	100
	Total...	$1,500,000	$1,464,861

STATEMENT of Assessment made on Companies as under, for the year ending 31st March, 1904, in accordance with 'The Insurance Act.'

Companies.	Taxes. $ cts.	Companies.	Taxes. $ cts.
Accident and Guarantee Co.	9 82	Mutual Life of N.Y.	510 60
Ætna.	105 84	Mutual Life of Canada	586 41
Ætna Life	285 03	Mutual Reserve Life	132 61
Alliance	96 02	National of Ireland	127 79
Atlas	137 51	National Life of Canada	60 21
American Surety Co.	5 08	New York Life	665 96
Anglo American	127 63	New York Plate Glass	3 65
Boiler Inspection	18 32	North American	488 38
British America	205 88	North British and Mercantile	275 81
British and Foreign Marine	10 41	Northern	179 90
Caledonian	123 43	Northern Life	55 33
Canada Accident	21 04	Norwich Union Fire	197 77
Canada Life	1,000 40	Norwich Union Life	1 92
Canadian Fire	84 75	Ocean Accident	72 71
Canadian Railway Accident	72 55	Ocean Marine	0 06
Catholic Mutual	129 62	Ontario Accident	74 33
Commercial Travellers	15 96	Ottawa Fire	89 39
Commercial Union	224 61	Pelican & British Empire	99 92
Confederation	547 69	Phenix, of Brooklyn	89 23
Connecticut Fire	29 90	Phœnix of London	321 33
Continental Life	47 04	Phœnix Insurance Co	68 29
Crown Life	31 88	Provident Savings	71 00
Dominion Guarantee	11 61	Quebec	44 12
Dominion Life	70 09	Queen, of America	237 43
Dominion Plate Glass	9 52	Railway Passengers	3 17
Dominion of Canada Guarantee and Accident	90 14	Royal	470 15
Employers' Liability	134 17	Royal Victoria	60 52
Equitable	355 46	Scottish Union	158 30
Equity Fire	63 82	Sovereign Life	12 99
Excelsior Life	88 49	Standard	363 92
Federal	228 56	Star	7 87
Germania	4 26	Subsidiary High Court, A.O.F.	20 38
Great West	265 08	Sun Insurance Office	118 26
Guarantee	14 29	Sun Life	663 13
Guardian	229 75	Travelers	163 69
Hartford	117 10	Union Life	32 06
Home Fire	86 56	Union Mutual	97 13
Home Life	56 19	Union Assurance Society	169 95
Independent Order of Foresters	607 06	United States Fidelity	2 60
Insurance Co. of North America	110 51	United States Life	27 33
Imperial Life	226 13	Western	249 59
Law Union and Crown	39 07	Woodmen of the World	47 50
Liverpool and London and Globe	323 66		
Lloyds' Plate Glass	21 89	*Retired Companies.*	
London Assurance	61 96		
London Guarantee and Accident	65 57		
London and Lancashire Fire	129 30	Connecticut Mutual	11 62
London and Lancashire Life	151 74	Edinburgh Life	1 20
London Mutual Fire	184 11	Life Association of Scotland	11 82
London Life	151 95	National Life of the United States	0 35
Manchester	92 86	North Western Mutual Life	4 46
Manufacturers' Life	429 50	Phœnix Mutual Life	6 71
Marine	13 94	Scottish Amicable	1 85
Maryland Casualty	12 12	Scottish Provident	0 55
Mercantile	37 57		
Metropolitan Life	490 68	Total	15,466 37

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OF COMPANIES' STATEMENTS.

Companies, etc.	Annual Statements.					General Business Statement.	List of Directors and Shareholders.
	Fire and Marine.	Life.	Accident and sickness.	Guarantee.	Plate Glass, Steam Boiler, &c.		
Accident and Guarantee Co. of Canada			403				519
Ætna Fire	5					7	
Ætna Life		143				147	
Alliance	9					11	
American and Foreign Marine					406	407	
American Surety Co				408		410	
Anglo-American	13						522
Atlas	16					18	
Boiler Inspection					412		526
British America	21						527
British and Foreign Marine	415					416	
Caledonian	27					29	
Canada Accident			417		417		532
Canada Life		149					533
Canadian Fire	31						536
Canadian Railway Accident			422				539
Catholic Mutual Benefit		485					
Commercial Travellers'		488					
Commercial Union	34	162				36	
Confederation Life		167					543
Connecticut Fire	38					39	
Connecticut Mutual		175				176	
Continental Life		178					545
Crown Life		182					553
Dominion Guarantee					425		558
Dominion Life		186					559
Dominion of Canada G'tee & Accident			428	428			561
Dominion Plate Glass					432		561
Edinburgh Life		190				192	
Employers' Liability			434	434		437	
Equitable		193				196	
Equity Fire	41						562
Excelsior Life		198					566
Federal		203					568
Foresters, Supreme Court, I.O.F		493	493				
Foresters, Subs. High Court, A.O.F		394					
German American	44					45	
Germania		208				210	
Great West Life		212					570
Guarantee Co. of N.A				439			574
Guardian	47					503	
Hartford	50					51	
Home Fire	53					54	
Home Life Association		217					576
Imperial Life		222					584
Insurance Co. of N. A	56					58	
Law Union and Crown	60					62	
Life Association of Scotland		229				231	
Liverpool and London and Globe	64	233				506	
Lloyds Plate Glass					443	444	
London and Lancashire Fire	67					69	
London and Lancashire Life		235				240	

Companies, etc.	Annual Statements.					General Business Statements.	List of Directors and Shareholders.
	Fire and Marine.	Life.	Accident and sickness.	Guarantee.	Plate Glass, Steam Boiler, &c.		
London Assurance	71	242				72	
London Guarantee and Accident			446	446		450	
London Life		244					585
London Mutual Fire	75						586
Manchester	79						
Manufacturers Life		249					587
Marine Insurance Co	451				451	452	
Maryland Casualty Co			453		453	456	
Mercantile Fire	81						589
Metropolitan Life		258				262	
Montreal-Canada	84						590
Mutual Life of Canada		264					589
Mutual Life of New York		272				275	
Mutual Reserve		277				280	
National Life of the United States		286					
National Life Assurance Co. of Canada		282					594
National, of Ireland	87						
New York Life		288				292	
New York Plate Glass					458	459	
North American		294					598
North British	89	306				93	
Northern	95					97	
Northern Life		302					599
North-Western		312				314	
Norwich Union Fire	99					509	
Norwich Union Life		316					
Ocean Accident and Guarantee			461			464	
Ocean Marine					466	467	
Ontario Accident			469				605
Ottawa Fire	101						608
Pelican and British Empire Life		318				322	
Phenix, of Brooklyn	104					105	
Phœnix, of Hartford	112					114	
Phœnix, of London	107					109	
Phœnix Mutual Life		323				325	
Provident Savings		327				329	
Quebec	116						610
Queen, of America	119					120	
Railway Passengers'			472	472		474	
Reliance Mutual Life		316					
Royal	122	332				511	
Royal Victoria Life		335					611
Scottish Amicable		339				341	
Scottish Provident		342				343	
Scottish Union	125					128	
Sovereign Life		345					616
Standard		348				355	
Star		357				360	
State Life		361				362	
Sun Insurance Office	130					514	
Sun Life		364	475				626
Travelers		374	476			377	
Union Life		379					629
Union Mutual		383				387	
Union Assurance Society	132					134	
United States Fidelity and Guaranty				479		481	
United States Life		389				391	
Western	136						630
Woodmen of the World		490	492				

ABSTRACT OF STATEMENTS

OF

INSURANCE COMPANIES IN CANADA

FOR

YEAR ENDED DECEMBER 31

1904

(SUBJECT TO CORRECTION)

PRINTED BY ORDER OF PARLIAMENT

OTTAWA
PRINTED BY S. E. DAWSON, PRINTER TO THE KING'S MOST EXCELLENT MAJESTY
1905

[No. 9—1905].

OFFICE OF THE SUPERINTENDENT OF INSURANCE,
OTTAWA, March 7, 1905.

SIR,—I have the honour to inclose herewith an Abstract of the business of Insurance in Canada for the year 1904.

The Abstract has been made from the attested statements returned by the companies, but must be considered as subject to correction. I shall have the honour to report you at a subsequent date these statements in full, after making the usual inspection at the head offices.

I have the honour to be, Sir,

Your obedient servant,

W. FITZGERALD,
Superintendent of Insurance.

Hon. W. S. FIELDING,
Minister of Finance.

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ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO DO BUSINESS OF FIRE OR INLAND MARINE INSURANCE IN CANADA FOR THE YEAR 1904, IN ACCORDANCE WITH THE INSURANCE ACT

GENERAL TABLES

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PERCENTAGE OF LOSSES TO PREMIUMS, &c., &c.

ABSTRACT FOR THE YEAR 1904.

Fire Insurance in Canada - Canadian Companies.

—	Net cash received for Premiums.	Re-insurance, return Premiums.	Gross cash received for Premiums.	Gross amount of policies new and renewed.	Net amount at risk at date.	Net amount of losses incurred during the year.	Net amount paid for losses.	Unsettled Claims.	
								Not resisted.	Resisted.
	$	$	$	$	$	$	$	$	$
Anglo-American	284,863	143,478	428,341	28,733,601	29,505,337	307,499	311,345	3,197	None.
British America	526,571	262,282	788,853	49,587,792	54,551,010	527,368	529,763	21,434	None.
Canadian Fire	205,087	89,384	294,471	12,687,470	14,937,239	162,428	156,040	7,431	1,000
Equity Fire	151,142	65,060	216,202	15,010,117	14,520,054	141,910	142,503	2,877	2,660
London Mutual Fire	443,314	100,638	543,952	40,686,600	70,345,841	360,129	351,159	16,134	1,000
Mercantile Fire	92,760	10,119	102,879	7,053,838	10,634,630	114,110	112,271	2,342	None.
Montreal-Canada Fire	127,386	44,079	171,465	10,211,529	19,808,955	94,736	87,819	6,917	None.
Ottawa Fire	161,041	78,284	239,325	14,624,500	14,524,354	193,401	188,564	1,983	4,699
Quebec Fire	119,631	16,004	135,635	9,272,947	10,794,791	142,713	142,877	3,126	None.
Western	576,908	434,233	1,011,141	65,206,272	61,543,388	575,339	558,864	39,764	None.
Totals for 1904	2,688,703	1,243,561	3,932,264	253,074,666	300,865,599	2,619,633	2,581,205	105,205	9,359
Totals for 1903	2,282,498	965,721	3,248,219	216,505,990	260,637,251	1,213,577	1,209,678	85,112	4,622

British Companies.

Alliance	242,675	46,439	289,114	23,692,229	28,417,266	553,719	556,239	3,069	1,500
Atlas	374,880	52,374	427,254	25,407,809	43,928,036	494,350	488,703	24,235	300
Caledonian	300,843	40,343	341,186	23,058,753	30,078,750	374,365	368,008	8,966	None.
Commercial Union	528,215	94,017	622,232	39,079,533	47,584,867	546,740	559,371	7,179	6,500
Guardian	547,241	85,184	632,425	36,958,520	46,664,854	449,346	446,445	18,882	2,500
Law Union and Crown	117,898	22,651	140,549	8,574,190	9,486,512	115,712	117,666	714	None.
Liverpool and London and Globe	957,611	172,772	1,130,383	71,032,825	78,605,230	830,538	813,101	30,288	2,500
London and Lancashire Fire	316,239	41,241	357,480	22,648,704	28,084,490	424,175	422,806	4,307	None.
London Assurance	144,315	35,978	180,293	13,535,825	16,388,083	177,286	168,649	17,616	None.
Manchester	114,838	39,422	154,260	8,415,813	None.	143,820	147,537	None.	None.
National of Ireland	100,347	15,032	115,379	6,072,378	None.	60,156	70,552	550	2,500
North British	648,079	80,613	728,692	47,454,403	66,259,841	746,139	741,146	25,762	2,000
Northern	446,894	45,519	492,413	30,750,190	38,930,114	566,607	555,909	17,237	None.
Norwich Union Fire	497,861	69,493	567,354	34,175,255	40,297,980	470,952	454,874	23,115	4,840
Phœnix of London	805,091	135,939	941,030	53,762,736	67,695,428	605,703	613,373	16,380	5,000

Royal	1,107,031	187,313	1,294,344	86,089,613	106,977,898	1,374,825	1,379,588	30,692	9,030
Scottish Union and National	306,561	56,930	363,491	22,879,518	28,292,488	515,388	528,732	10,021	None.
Sun Insurance Office	300,260	46,470	346,730	21,282,776	26,541,362	334,702	326,955	16,662	None.
Union Assurance	484,296	98,713	583,009	35,071,223	40,789,062	417,266	405,201	25,619	None.
Totals for 1904	8,341,175	1,366,443	9,707,618	669,942,293	745,022,261	9,204,133	9,164,855	281,294	36,670
Totals for 1903	7,334,432	1,195,535	8,529,967	580,718,653	727,383,239	3,738,400	3,803,764	279,433	34,360

AMERICAN COMPANIES.

Ætna Fire	236,078	28,085	264,163	16,818,953	22,384,827	264,941	262,709	9,406	None.
Connecticut Fire	73,997	9,108	83,105	4,819,778	5,860,698	115,422	112,941	3,874	None.
German-American	None.	None.	None.	619,445	616,445	None.	None.	None.	None.
Hartford Fire	361,430	36,913	398,343	24,255,565	27,126,350	336,888	333,098	14,475	None.
Home Fire	280,366	36,872	317,238	19,046,833	18,195,682	426,346	425,292	17,619	None.
Insurance Company of North America	246,202	43,295	289,498	19,772,717	21,022,077	303,794	302,134	3,701	1,500
Phenix, of Brooklyn	237,783	35,567	273,350	15,970,041	16,067,934	240,542	241,826	1,358	None.
Phœnix, of Hartford	177,554	34,182	211,736	13,146,048	15,256,855	148,785	144,197	6,476	None.
Queen, of America	531,530	127,779	659,309	38,679,405	46,434,526	535,400	542,943	6,640	7,700
Totals for 1904	2,144,941	351,801	2,496,742	153,128,785	172,965,394	2,372,118	2,365,140	63,549	9,200
Totals for 1903	1,767,832	294,214	2,062,046	136,050,121	152,433,226	847,302	857,274	72,577	637

RECAPITULATION.

Canadian Companies	2,688,703	1,243,561	3,932,264	253,074,666	300,865,599	2,619,633	2,581,205	105,205	9,359
British Companies	8,341,175	1,366,443	9,707,618	609,942,293	745,022,261	9,204,133	9,164,855	281,294	36,670
American Companies	2,144,941	351,801	2,496,742	153,128,785	172,965,394	2,372,118	2,365,140	63,549	9,200
Totals for 1904	13,174,819	2,961,805	16,136,624	1,016,145,744	1,218,853,254	14,195,884	14,111,200	450,048	55,229
Totals for 1903	11,384,762	2,455,470	13,840,232	933,274,764	1,140,453,716	5,799,279	5,870,716	437,122	39,619

SUMMARY of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1904, inclusive.

	Totals for 1869 to 1902.	Premiums received 1903.	Premiums received 1904.	Totals for 1869 to 1904.
Canadian Companies.	$	$	$	$
Anglo-American	474,234	271,787	284,863	1,030,884
British America	7,030,070	424,684	526,571	7,981,325
Canada Agricultural	454,896			454,896
Canada Fire	881,333			881,333
Canadian Fire	588,206	180,485	205,087	973,778
Citizens	2,856,961			2,856,961
Dominion	190,242			190,242
Eastern	894,194			894,194
Equity Fire	220,201	135,900	151,142	507,243
*London Mutual Fire	4,426,391	392,062	443,314	5,261,767
Mercantile Fire	1,110,484	80,009	92,760	1,283,253
Montreal-Canada Fire			127,386	127,386
National Fire	284,026			284,026
Ottawa Fire	388,203	190,351	161,041	739,595
Ottawa Agricultural	194,861			194,861
Provincial	1,434,350			1,434,350
Quebec	2,813,668	93,964	119,631	3,027,263
Royal Canadian	3,538,023			3,538,023
†Sovereign	1,055,404			1,055,404
Stadacona	490,488			490,488
Victoria-Montreal	79,327			79,327
Western	10,603,003	513,256	576,908	11,693,167
	40,008,565	2,282,498	2,688,703	44,979,766
British Companies.				
§ Albion Fire Insurance Association	1,468,310			1,468,310
Alliance	1,831,868	204,485	242,675	2,279,028
Atlas	1,952,563	292,829	374,880	2,620,272
Caledonian	2,843,082	262,839	300,843	3,406,764
City of London	1,588,254			1,588,254
Commercial Union	8,944,055	458,743	528,215	9,931,013
Employers Liability	364,689			364,689
‡ Glasgow and London	1,619,733			1,619,733
Guardian	5,599,538	489,256	547,241	6,636,035
Imperial	6,085,796			6,085,796
Lancashire	6,210,844			6,210,844
Law Union and Crown	207,296	83,194	117,898	408,388
Liverpool and London and Globe	8,775,428	684,482	957,611	10,417,521
London and Lancashire Fire	3,528,664	275,349	316,239	4,120,252
London Assurance	2,875,455	131,060	144,315	3,150,830
Manchester	2,187,726	197,750	114,838	2,500,314
National of Ireland	2,235,110	272,129	100,347	2,607,586
North British and Mercantile	11,230,017	569,180	648,079	12,447,276
Northern	4,999,765	383,105	446,894	5,829,764
Norwich Union	3,627,239	421,145	497,861	4,546,245
Phœnix, of London	8,475,113	684,265	805,091	9,964,469
Queen	4,354,694			4,354,694
Royal	17,073,299	973,773	1,107,031	19,154,103
Scottish Commercial	343,421			343,421
Scottish Imperial	672,855			672,855
Scottish Union and National	2,951,316	337,110	306,561	3,594,987
Sun Insurance Office	1,781,496	251,833	300,260	2,333,589
Union Assurance Society	2,661,580	361,905	484,296	3,507,781
United Fire	718,477			718,477
	117,207,683	7,334,432	8,341,175	132,883,290

* Formerly the Agricultural Mutual. † Formerly the Isolated Risk. ‡ Not including $124,272 re-insurance of risks of the Sovereign Fire Insurance Company. § Formerly the Fire Insurance Association.

SUMMARY of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1904, inclusive.

	Totals for 1869 to 1902.	Premiums received 1903.	Premiums received 1904.	Totals for 1869 to 1904.
American Companies.	$	$	$	$
Ætna	4,711,539	212,034	236,078	5,159,651
Agricultural, of Watertown	1,309,100			1,309,100
American Fire	72,325			72,325
Andes	31,431			31,431
Connecticut Fire	721,078	63,666	73,997	858,741
German-American				
Hartford Fire	4,282,164	249,366	361,430	4,892,960
Home, New Haven				
Home, New York	82,277	184,321	280,366	546,964
Insurance Company of North America	1,305,758	217,391	246,203	1,769,352
Phenix, of Brooklyn	1,793,898	190,020	237,783	2,221,701
Phœnix, of Hartford	1,960,453	145,432	177,554	2,283,439
Queen, of America	3,534,703	505,602	531,530	4,571,835
	19,804,726	1,767,832	2,144,941	23,717,499

RECAPITULATION.

Canadian Companies	40,008,565	2,282,498	2,688,703	44,979,766
British "	117,207,683	7,334,432	8,341,175	132,883,290
American "	19,804,726	1,767,832	2,144,941	23,717,499
Grand totals	177,020,974	11,384,762	13,174,819	201,580,555

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies for the Years 1869 to 1904, inclusive.

	Totals for 1869 to 1902.	Losses paid in 1903.	Losses paid in 1904.	Totals for 1869 to 1904.
Canadian Companies.	$	$	$	$
Anglo-American	239,526	163,612	311,345	714,483
British America	4,272,612	208,212	529,763	5,010,587
Canada Agricultural	290,101			290,101
Canada Fire	698,133			698,133
Canadian Fire	267,861	102,613	156,040	526,514
Citizens'	2,287,870			2,287,870
Dominion	148,255			148,255
Eastern	632,961			632,961
Equity Fire	93,031	83,068	142,508	318,602
* London Mutual Fire	3,018,331	222,565	351,159	3,592,055
Mercantile Fire	768,641	41,137	112,271	922,049
Montreal-Canada Fire			87,819	87,819
National Fire	287,732			287,732
Ottawa Fire	203,488	123,038	188,564	515,090
Ottawa Agricultural	108,164			108,164
Provincial	957,146			957,146
Quebec Fire	2,317,619	36,962	142,877	2,497,458
Royal Canadian	2,988,950			2,988,950
†Sovereign	736,216			736,216
Stadacona	773,695			773,695
Victoria-Montreal	59,878			59,878
Western	6,283,100	228,471	558,864	7,070,435
	27,433,310	1,209,678	2,581,205	31,224,193
British Companies.				
‡Albion Fire Insurance Association	1,016,766			1,016,766
Alliance	1,421,507	114,640	556,239	2,092,386
Atlas	1,283,212	141,022	488,703	1,912,937
Caledonian	1,972,456	132,790	368,008	2,473,254
City of London	977,455			977,455
Commercial Union	6,267,901	261,278	559,371	7,088,550
Employers' Liability	255,801			255,801
Glasgow and London	1,167,345			1,167,345
Guardian	4,202,971	285,672	446,445	4,935,088
Imperial	4,181,342			4,181,342
Lancashire	4,492,270			4,492,270
Law, Union and Crown	92,603	58,317	117,666	268,586
Liverpool and London and Globe	6,383,410	273,920	813,101	7,470,431
London and Lancashire Fire	2,051,952	148,788	422,806	2,623,546
London Assurance	1,905,332	78,041	168,649	2,152,022
Manchester	1,664,241	102,460	147,537	1,914,238
National of Ireland	1,479,390	156,895	70,552	1,706,837
North British and Mercantile	7,966,547	316,374	741,146	9,024,067
Northern	3,629,880	261,952	555,909	4,447,741
Norwich Union	2,317,655	224,809	454,874	2,997,338
Phœnix of London	4,833,262	307,293	613,373	5,753,928
Queen	3,325,321			3,325,321
Royal	11,071,294	497,345	1,379,588	12,948,227
Scottish Commercial	177,329			177,329
Scottish Imperial	483,408			483,408
Scottish Union and National	1,599,301	172,657	528,732	2,300,690
Sun Insurance Office	1,204,784	131,057	326,955	1,662,796
Union Assurance Society	1,714,466	138,454	405,201	2,258,121
United Fire	549,440			549,440
	79,688,641	3,803,764	9,164,855	92,657,260

* Formerly the Agricultural Mutual. † Formerly the Isolated Risk.
‡ Formerly the Fire Insurance Association.

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies for the Years 1869 to 1904, inclusive—*Concluded.*

	Totals for 1869 to 1902.	Losses paid in 1903.	Losses paid in 1904.	Totals for 1869 to 1903.
American Companies.	$	$	$	$
Ætna	3,469,489	116,992	262,709	3,849,190
Agricultural, of Watertown	857,278	...	...	857,278
American Fire	66,980	..	...	66,980
Andes	5,668	..	...	5,668
Connecticut Fire	418,691	48,497	112,941	580,129
German-American	...	...	...	...
Hartford Fire	2,767,571	102,555	333,098	3,203,224
Home, New Haven	60,691	...	...	60,691
Home, New York	1,794	61,654	425,292	488,740
Insurance Company of North America	906,525	108,194	302,134	1,316,853
Phenix, of Brooklyn	1,126,664	81,713	241,826	1,450,203
Phœnix, of Hartford	1,435,091	76,268	144,197	1,655,556
Queen, of America	2,101,193	261,401	542,943	2,905,537
	13,217,635	857,274	2,365,140	16,440,049

RECAPITULATION.

Canadian Companies	27,433,310	1,209,678	2,581,205	31,224,193
British "	79,688,641	3,803,764	9,164,855	92,657,260
American "	13,217,635	857,274	2,365,140	16,440,049
	120,339,586	5,870,716	14,111,200	140,321,502

SUMMARY of Fire Insurance in Canada for the Years 1869 to 1904, inclusive.

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount at Risk at Date of Statement.	Losses paid.
CANADIAN COMPANIES.	$	$	$	$
1869	501,362	41,090,604	59,340,916	276,116
1870	536,600	54,637,315	59,523,641*	453,414
1871	707,418	63,921,494	68,465,914*	414,339
1872	796,847	76,499,542	72,203,784*	510,469
1873	842,896	71,775,952	91,032,187*	487,649
1874	1,453,781	126,588,965	126,705,337*	662,470
1875	1,646,654	168,896,111	190,284,543	1,082,206
1876	1,881,641	198,509,113	231,834,162	1,599,048
1877	1,622,955	168,935,723	217,745,048	2,186,162
1878	1,161,896	127,288,165	171,430,720	828,069
1879	1,102,822	124,652,727	158,824,631	687,353
1880	1,190,029	131,079,789	154,403,173	701,639
1881	1,206,470	140,331,152	153,436,408	1 336,758
1882	1,033,433	124,123,715	152,564,079	733,843
1883	1,091,801	122,302,460	149,930,173	760,430
1884	1,140,428	118,747,547	147,968,945	762,737
1885	1,107,879	111,162,914	143,759,390	597,189
1886	1,107,710	114,543,806	142,685,145	739,364
1887	1,121,435	109,206,925	154,165,902	764,321
1888	1,131,991	120,158,592	159,070,684	750,448
1889	1,173,948	122,965,987	158,883,612	678,752
1890	1,249,884	135,145,294	178,691,762	736,095
1891	1,278,736	135,943,674	177,785,359	940,734
1892	1,052,041	112,566,165	148,557,131	792,219
1893	1,137,797	123,785,683	154,614,280	797,149
1894	1,108,294	121,562,165	150,241,967	801,871
1895	1,151,126	130,567,693	143,697,862	807,003
1896	1,061,855	114,379,430	141,251,862	713,566
1897	1,021,216	107,268,258	154,231,897	718,891
1898	1,121,927	111,606,221	159,927,706	587,705
1899	1,183,739	130,509,195	169,792,859	637,101
1900	1,298,751	154,851,897	190,577,768	1,013,087
1901	1,727,410	170,894,995	221,756,637	1,009,899
1902	2,055,793	215,145,909	246,042,580	865,214
1903	2,282.498	216,505,990	260,637,251	1,209.678
1904	2,688,703	233,074,666	300,865,599	2,581,205
Totals	44,979,666	4,675,624,934	...	31,224,193
BRITISH COMPANIES.				
1869	1,119,011	120,747,515	115,222,003	579,416
1870	1,185,398	131,570,928	120,903,017	1,024,362
1871	1,299,846	148,147,966	132,731,241	922,400
1872	1,499,620	174,361,395	145,700,486	1,136,167
1873	1,773,265	172,531,126	147,602,019	967,316
1874	1,809,473	177,346,240	155,088,455	1,120,106
1875	1,683,715	166,953,268	154,835,931	1,299,612
1876	1,597,410	178,725,453	153,885,268	1,168,858
1877	1,927,220	206,713,932	184,304,318	5,718,305
1878	1,994,940	213,127,414	202,702,743	880,571
1879	1,899,154	213,131,295	208,265,359	1,275,540
1880	2,048,408	227,537,306	229,745,985	855,423
1881	2,353,258	271,044,719	277,721,299	1,669,405
1882	2,908,458	321,466,183	339,520,054	1,768,444
1883	3,178,850	350,993,028	380,613,572	1,992,671
1884	3,472,119	354,458,616	413,441,198	2,290,588
1885	3,376,401	337,216,878	421,205,014	1,895,175
1886	3,429,012	349,109,117	393,166,340	2,338,164
1887	3,693,992	377,690,654	424,314,264	2,335,034
1888	3,859,282	376,540,072	434,941,955	2,094,465
1889	3,970,632	403,297,656	468,379,580	1,968,537
1890	4,072,133	427,931,692	474,884,419	2,229,556
1891	4,189,171	411,748,053	497,550,395	2,553,162
1892	4,455,474	466,900,791	549,223,123	2,878,149
1893	4,623,196	458,254,364	563,044,318	3,496,112
1894	4,602,747	435,237,770	567,948,304	3,094,861
1895	4,750,290	436,765,579	575,683,150	3,402,337

SUMMARY of Fire Insurance in Canada for the Years 1869 to 1904, inclusive—*Con.*

Year.	Net Cash Premiums Received.	Amount of Policies taken during each Year.	Amount at Risk at Date of Statement.	Losses paid.
BRITISH COMPANIES—*Con*	$	$	$	$
1896	5,006,047	459,959,398	591,656,008	2,845,994
1897	5,165,202	470,466,620	611,840,429	3,334,667
1898	5,223,345	481,404,453	629,768,638	3,557,122
1899	5,652,228	524,980,343	654,890,000	3,867,212
1900	5,846,020	540,448,980	681,751,373	5,515,231
1901	6,595,447	542,142,232	694,491,228	4,889,192
1902	6,946,919	556,692,825	695,220,761	2,724,487
1903	7,334,432	580,718,653	727,383,239	3,803,764
1904	8,341,175	609,942,263	745,022,261	9,164,855
Total	132,883,290	12,676,304,807		92,657,260
AMERICAN COMPANIES.				
1869	165,166*	9,702,356*	13,796,890*	172,188
1870	194,781	12,893,827	11,167,928*	147,061
1871	314,452	27,367,712*	27,256,629*	212,460
1872	332,243	26,526,334*	33,818,670	263,339
1873	352,255	26,788,850	40,120,629	227,219
1874	259,049	25,243,769	25,050,427	143,583
1875	264,395	17,357,605	19,300,555	181,713
1876	228,955	23,914,181	18,888,750	99,389
1877	213,830	21,013,457	18,293,315	586,452
1878	211,594	19,432,178	35,766,238	114,034
1879	225,512	22,920,397	40,267,995	182,305
1880	241,140	25,434,766	27,414,113	109,516
1881	267,388	30,040,366	31,053,261	163,661
1882	287,815	32,454,518	34,772,345	162,699
1883	354,090	40,284,814	41,720,296	167,127
1884	367,581	40,777,215	44,097,646	191,998
1885	368,180	37,623,116	46,830,075	186,923
1886	395,613	42,099,984	50,921,537	223,860
1887	429,075	45,859,509	56,287,171	304,159
1888	445,990	44,881,343	56,722,420	228,909
1889	443,436	46,518,461	57,275,186	228,922
1890	514,054	57,646,959	67,103,440	300,916
1891	700,809	75,726,695	84,266,437	411,801
1892	1,004,812	107,708,732	123,629,818	706,902
1893	1,032,602	105,564,192	124,028,459	759,429
1894	1,000,328	96,789,493	117,876,931	692,631
1895	1,041,966	100,305,776	118,491,852	784,410
1896	1,007,948	94,949,822	112,666,482	613,941
1897	971,243	85,963,431	102,449,891	648,275
1898	1,004,859	88,750,015	105,697,763	639,660
1899	1,074,525	100,767,561	112,186,809	677,725
1900	1,187,177	108,127,777	120,003,219	1,245,975
1901	1,327,491	108,486,527	122,439,754	875,865
1902	1,574,372	120,211,152	133,999,827	562,588
1903	1,767,832	136,050,121	152,433,226	857,274
1904	2,144,941	153,128,785	172,965,394	2,365,140
Total	23,717,499	2,159,311,796		16,440,049

TOTALS FOR ALL YEARS FROM 1869 TO 1904, INCLUSIVE.

Canadian Companies	44,979,666	4,675,624,934		31,224,193
Britsh "	132,883,290	12,676,304,807		92,657,260
American "	23,717,499	2,159,311,796		16,440,049
Grand totals	201,580,555	19,511,241,537		140,321,502

*These reports are imperfect.

ABSTRACT of Fire and Marine Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire and Inland Marine business done by Companies combining these branches, for 1904.

BRITISH AMERICA ASSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net amount of Losses incurred during the Year.	Net Amount of Losses Paid.	Unsettled Claims.		Remarks.
						Not Resisted.	Resisted.	
	$	$	$	$	$	$	$	
Fire Insurance	2,246,802	286,845,263	262,923,793	1,670,412	1,660,986	131,387	7,248	Total business, Dec. 31, 1904.
Inland Marine	196,050	28,700,608	2,234,091	130,823	134,269	8,540	474	
Ocean Marine	240,662	25,424,964	3,236,545	184,250	187,285	15,671	275	
Total	2,683,514	340,970,835	268,394,429	1,985,485	1,982,540	155,598	7,997	

CANADIAN FIRE INSURANCE COMPANY.

In Canada	205,087	12,687,470	14,937,239	162,428	156,040	7,431	1,000	In Canada.
In other Countries	12,315	889,254	889,254	2,831	3,002	None.	None.	December 31, 1904.
Total	217,402	13,576,724	15,826,493	165,259	159,042	7,431	1,000	

EQUITY FIRE INSURANCE COMPANY.

In Canada	151,142	15,010,117	14,520,054	141,910	142,503	2,877	2,660	In Canada.
In other Countries	46,145	4,537,464	2,761,012	20,732	17,365	3,367	None.	December 31, 1904.
Total	197,287	19,547,581	17,281,066	162,642	159,868	6,244	2,660	

WESTERN ASSURANCE COMPANY.

Fire Insurance	3,003,977	461,455,025	359,149,708	2,400,068	2,414,423	113,367	6,732	Total business, Dec. 31 1904.
Inland Marine	348,282	55,853,387	4,585,363	245,459	259,047	12,400	None.	
Ocean Marine	475,057	82,513,632	7,652,058	354,555	360,151	31,804	None.	
Total	3,827,316	599,822,044	371,387,129	3,000,082	3,033,621	157,571	6,732	

ÆTNA INSURANCE COMPANY.

Fire Insurance	236,078	16,818,953	22,384,827	264,941	262,709	9,406	None.	In Canada, November 30, 1904.
Inland Marine	8,311	1,422,949	None.	2,868	2,868	None.	None.	
Total	244,389	18,241,902	22,384,827	267,809	265,577	9,406	None.	

INSURANCE COMPANY OF NORTH AMERICA.

Fire Insurance	246,203	19,772,717	21,022,077	303,794	302,134	3,701	1,500	In Canada, December 31, 1904.
Inland Marine	14,446	3,430,785	62,500	1,187	297	850	None.	
Total	260,649	23,203,502	21,084,577	304,981	302,431	4,551	1,500	

OTTAWA FIRE INSURANCE COMPANY.

In Canada	161,041	14,624,500	14,524,354	193,401	188,564	1,983	4,699	Total business, Dec. 31, 1904.
In other Countries	16,472	2,840,739	388,051	71,868	77,775	904	None.	
Total	177,513	17,165,239	14,912,405	265,269	266,339	2,887	4,699	

LONDON MUTUAL FIRE.

In Canada	443,314	40,686,600	70,345,841	360,129	351,159	16,134	1,000	Total business, Dec. 31, 1904.
In other Countries	91,124	5,998,005	5,815,920	53,914	51,745	2,169	None.	
Total	534,438	46,684,605	76,161,761	414,045	402,904	18,303	1,000	

MONTREAL-CANADA FIRE.

In Canada	127,386	10,211,529	19,808,955	94,736	87,819	6,917	None.	Total business, Dec. 31, 1904.
In Other Countries	39,032	2,835,881	2,183,033	8,776	6,946	346	1,484	
Total	166,418	13,047,410	21,991,988	103,512	94,765	7,263	1,484	

INLAND Marine Insurance Business in Canada, 1904.

—	Net Cash Received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses Paid.	Unsettled Claims.		Net Amount of Losses incurred during the Year.
					Not Resisted.	Resisted.	
CANADIAN COMPANIES.	$	$	$	$	$	$	$
British America	7,168	922,117	None.	4,102	213	None.	1,807
Western	7,263	3,066,703	None.	13,446	None.	None.	6,663
Totals	14,431	3,988,820	None.	17,548	213	None.	8,470
BRITISH COMPANIES.							
British and Foreign Marine	28,890	7,468,559	None.	4,663	None.	None.	4,663
Marine Insurance Co.	1,897	340,662	None.	None.	None.	None.	None.
Totals	30,787	7,809,221	None.	4,663	None.	None.	4,663
AMERICAN COMPANIES.							
Ætna	8,311	1,422,949	None.	2,868	None.	None.	2,868
Insurance Co. of North America	14,446	3,430,785	62,500	297	850	None.	1,187
Totals	22,757	4,853,734	62,500	3,165	850	None.	4,055

RECAPITULATION.

Canadian Companies	14,431	3,988,820	None.	17,548	None.	None.	6,663
British Companies	30,787	7,809,221	None.	4,663	None.	None.	4,663
American Companies	22,757	4,853,734	62,500	3,165	850	None.	4,055
Totals for 1904	67,975	16,651,775	62,500	25,376	850	None.	15,381
Totals for 1903	76,941	17,676,487	5,000	17,667	8,770	None.	25,902

Fire Insurance Done in Canada in 1904.

—	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of risks taken.	The same for 1903.	Net Cash paid during the Year for Losses.	Net Cash received during the Year for Premiums.	Rate of Losses paid per cent of premiums received.	The same for 1903.
Canadian Companies.	$	$ cts.			$ cts.	$ cts.		
Anglo-American	28,733,601	436,395 54	1·52	1·43	311,345 32	284,863 10	109·30	60·20
British America	49,587,792	798,284 40	1·61	1·54	529,762 60	526,570 64	100·61	49·03
Canadian Fire	12,687,470	240,533 19	1·90	1·74	156,039 67	205,086 53	76·08	56·85
Equity Fire	15,010,117	225,004 62	1·50	1·43	142,503 11	151,142 43	94·28	61·12
London Mutual	40,686,600	730,682 37	1·80	1·76	351,158 80	443,313 56	65·71	56·77
Mercantile	7,053,838	102,781 50	1·46	1·37	112,271 47	92,759 84	121·03	51·42
Montreal-Canada	10,211,529	170,025 93	1·67	....	87,819 40	127,386 07	68·94	.....
Ottawa Fire	14,624,500	238,367 94	1·63	1·57	188,563 66	161,040 90	117·09	64·64
Quebec	9,272,947	134,816 40	1·45	1·43	142,877 27	119,630 58	119·43	39·34
Western	65,206,272	990,146 06	1·52	1·41	558,863 85	576,907 75	96·87	44·51
Totals	253,074,666	4,067,037 95	1·61	1·53	2,581,205 15	2,688,701 40	96·00	53·00
British Companies.								
Alliance	23,692,229	289,918 77	1·22	1·17	556,239 38	242,674 65	229·21	56·06
Atlas	25,407,809	437,406 48	1·72	1·62	488,703 26	374,880 12	130·36	48·16
Caledonian	23,058,753	346,842 62	1·50	1·40	368,007 57	300,842 55	122·33	50·52
Commercial Union	39,079,533	628,411 98	1·61	1·49	559,371 02	528,214 57	105·90	56·96
Guardian	36,958,520	622,732 83	1·68	1·55	446,445 10	547,241 20	81·58	58·39
Law Union and Crown	8,574,190	139,201 34	1·62	1·50	117,666 17	117,897 60	99·80	70·10
Liverpool and London and Globe	71,032,825	1,141,066 75	1·61	1·40	813,100 55	957,611 36	84·91	40·02
London and Lancashire	22,648,704	350,796 27	1·55	1·52	422,805 60	316,238 82	133·70	54·04
London Assurance	13,535,825	181,839 50	1·34	1·23	170,898 18	144,314 88	118 42	59·55
Manchester	8,415,813	138,540 34	1·65	1·43	147,537 21	114,837 74	128·47	51·81
National of Ireland	6,072,378	83,823 41	1·38	1·69	70,552 26	100,346 71	70·31	57·65
North British	47,454,403	730,951 60	1·54	1·40	741,146 28	648,079 30	114·36	55·58
Northern	30,750,190	495,063 65	1·61	1·53	555,908 55	446,893 87	124·39	68·38
Norwich Union Fire	34,175,255	570,002 50	1·67	1·56	454,873 95	497,860 59	91·37	53·38
Phœnix, of London	53,762,736	918,878 19	1·71	1·68	613,373 25	805,091 02	76·19	44·91
Royal	86,089,613	1,310,901 29	1·52	1·44	1,379,587 93	1,107,030 79	124·62	51·07
Scottish Union and National	22,879,518	358,063 20	1·56	1·53	528,731 89	306,561 07	172·47	51·22
Sun Insurance Office	21,282,776	346,740 72	1·63	1·55	326,955 46	300,259 55	108·89	52·04
Union Assurance	35,071,223	584,180 17	1·67	1·52	405,201 30	484,296 39	83·67	38·26
Totals	609,942,293	9,675,361 61	1·59	1.49	9,167,104 91	8,341,172 78	110·26	51·86
American Companies.								
Ætna Insurance Co	16,818,953	268,213 22	1·59	1·46	262,708 91	236,077 86	111·28	55·18
Connecticut Fire	4,819,778	89,203 83	1·85	1·68	112,940 68	73,996 78	152·63	76·18
German-American	619,445	9,072 78	1·46	....	None.	None.	.....	.....
Hartford Fire	24,255,565	422,854 96	1·74	1·56	333,097 76	361,430 19	92·16	41·13
Home Fire	19,046,833	321,194 83	1·69	1·50	425,291 87	280,366 28	151·69	33·45
Insurance Co. of North America	19,772,717	300,138 70	1·52	1·38	302,133 59	246,203 12	122·72	49·77
Phœnix, of Brooklyn	15,970,041	281,815 98	1·76	1·69	241,825 92	237,782 60	101·70	43·00
Phœnix, of Hartford	13,146,048	217,265 88	1·65	1·50	144,196 87	177,554 33	81·21	52·44
Queen, of America	38,679,405	667,628 20	1·73	1·58	542,942 68	531,530 17	102·15	51·70
Totals	153,128,785	2,577,388 38	1·68	1·53	2,365,138 28	2,144,941 33	110·27	48·49
Grand totals	1,013,347,473	16,256,985 72	1·60	1·50	14,113,448 34	13,175,531 94	107·12	51·57

TABLE I.—Showing Total Assets, and their Nature, of Canadian Companies doing business of Fire or Inland Marine Insurance.

CANADIAN COMPANIES—ASSETS—1904.

Companies.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.	Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest due and Accrued.	Other Assets	Total Assets.	Nature of business.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Anglo-American	None.	None.	53,982 13	64,545 96	30,582 00	69,762 51	621 63	12,396 53	231,890 76	Fire.
British America.....	140,000 00	None.	1,345,023 52	None.	367,360 09	158,359 17	10,947 45	27,714 23	2,049,404 46	Fire, Inland and Ocean.
Canadian Fire.....	None.	36,500 00	250,800 00	None.	18,790 89	70,654 91	3,580 09	5,186 70	385,512 59	Fire.
Equity Fire	None.	None.	55,063 02	None.	36,706 84	79,636 15	None.	33,047 94	204,453 95	"
London Mutual Fire.	16,000 00	37,500 00	124,223 33	20,950 00	*454,841 93	93,897 76	1,888 88	6,414 54	755,716 44	"
Mercantile.....	None.	None.	233,183 83	None.	5,584 49	14,721 65	1,546 97	None.	255,036 94	"
Montreal-Canada....	14,423 43	None.	198,300 00	None.	42,603 51	44,646 88	780 38	9,505 29	‡310,259 49	"
Ottawa.....	†30,000 00	None.	154,515 00	None.	11,006 09	15,469 44	818 25	8,093 35	219,902 13	"
Quebec.....	79,066 95	None.	90,210 00	None.	13,873 96	11,304 54	2,757 90	None.	197,213 35	"
Western..... ...	110,000 00	21,742 00	2,144,159 77	None.	698,786 68	215,409 32	10,288 40	106,075 51	3,306,461 68	Fire, Inland and Ocean.
Total	389,490 38	95,742 00	4,649,460 60	85,495 96	1,680,136 48	773,862 33	33,229 95	208,434 09	7,915,851 79	

* Including $423,754.97 premium notes. † The value of this Company's real estate was written-up during the year to the extent of $5,000. ‡ Not including $72,965 59 premium notes which the Company treats as contingent assets only.

TABLE II.—Showing the Total Liabilities of Canadian Companies doing business of Fire or Inland Marine.

CANADIAN COMPANIES—LIABILITIES—1904.

Companies.	Unsettled Losses.	*Reserve of Unearned Premiums.	Sundry.	Total Liability, not including Capital Stock.	Excess of Assets over Liabilities, excluding Capital Stock.	Capital Stock paid up.	Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Anglo-American	3,197 02	210,353 02	403 68	213,953 72	17,937 04	217,085 00	Fire.
British America	163,595 13	1,531,482 75	5,725 87	1,700,803 75	348,600 71	†835,396 31	Fire, Inland and Ocean.
Canadian Fire	8,431 40	147,334 88	3,750 00	159,516 28	225,996 31	**125,000 00	Fire.
Equity Fire	8,903 54	129,565 75	5,263 12	143,732 41	60,721 54	144,650 00	"
London Mutual Fire	19,302 98	657,839 82	11,742 88	688,885 68	66,830 76	17,500 00	"
Mercantile	2,342 00	79,067 19	None.	72,409 19	182,627 75	50,000 00	"
Montreal-Canada	8,746 93	144,939 04	12,775 31	166,461 28	143,798 21	15,796 00	"
Ottawa Fire	7,586 31	116,688 54	2,444 60	126,719 45	93,182 68	100,000 00	"
Quebec	4,217 26	79,788 78	3,733 65	87,739 69	109,473 66	125,000 00	"
Western	166,303 77	2,162,240 09	956 73	2,329,500 59	976,961 09	‡1,468,746 00	Fire, Inland and Ocean.
Total	392,626 34	5,250,299 86	46,795 84	5,689,722 04	2,226,129 75	3,099,173 31	

*The amounts in this column give the *pro rata* of gross premiums for the unexpired terms of all policies of the several companies in force at December 31, 1904, as provided in the statutes in that behalf. Upon the assumption that adequate premiums have been collected these amounts may be regarded as considerably in excess of the sums which would ordinarily be required to pay the losses to accrue under outstanding risks, a fact which may properly be taken into account in the case of individual companies in considering questions of actual or probable as distinguished from *legal* surplus, declaring dividends, impairment of capital and other cognate subjects.

**The capital stock of this Company which had previously been $500,000 the whole of which was subscribed and $125,000 paid thereon was by chapter 83 of the Statutes of 1904 reduced to $250,000, the amount paid up remaining unchanged.

†The paid up capital of this company which had previously been $1,000,000 was under the provisions of chapter 51 of the Statutes of 1904 reduced to $500,000 and there was then authorized an issue of new stock to the amount of $500,000, of which at the date of the statement $350,000 had been subscribed and calls to the amount of $335,396.31 had been paid thereon, making the total paid up capital $835,396.31 as given above.

‡The paid up capital of this Company which had previously been $2,000,000 was under the provisions of chapter 141 of the Statutes of 1904 reduced to $1,000,000, and the Company then authorized the issue of $1,000,000 new stock of which $500,000 had, at the date of the statement, been subscribed and $468,746 had been paid thereon, thus making the total paid up capital $1,468,746 as given above.

TABLE III.—Showing the Assets in Canada of British and American

BRITISH COMPANIES—

Companies.	Commenced Business in Canada.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.
		$ c.	$ c.	$ c.
Alliance	March 1, 1892	267,339 39	None.	213,809 00
Atlas	" 7, 1887	None.	None.	377,371 33
Caledonian	February, 1883	None.	None.	252,867 71
Commercial Union	September 11, 1863	None.	None.	372,523 87
Guardian	May 1, 1869	443,750 00	None.	496,759 33
Law Union and Crown	April, 1899	190,673 71	2,535,189 75	168,284 02
Liverpool and London and Globe	June 4, 1851	485,000 00	1,031,250 00	2,258,940 94
London and Lancashire Fire	April 1880	None.	None.	259,528 12
London Assurance	March, 1862	None.	None.	170,340 00
Manchester	May 20, 1890	None.	None.	None.
National of Ireland	April 2, 1883	None.	None.	None.
North British	1862	130,000 00	2,462,762 93	2,812,220 96
Northern	1867	None.	None.	294,433 33
Norwich Union	April 1, 1880	None.	None.	310,600 00
Phœnix, of London	1804	None.	None.	524,021 27
Royal	1851	435,000 00	167,750 00	1,029,032 00
Scottish Union and National	February, 1882	None.	415,204 00	253,799 00
Sun Insurance Office	June 3, 1892	45,851 03	None.	263,133 75
Union Assurance Society	November, 1890	None.	None.	265,354 50
Totals		1,997,614 13	6,612,156 68	10,323,019 13

AMERICAN

Ætna	1821	None.	None.	166,868 86
Connecticut Fire	1886	None.	None.	100,000 00
German-American	December 7, 1904	None.	None.	102,300 00
Hartford	November, 1836	None.	None.	223,804 79
Home Fire	1902	None.	None.	190,000 00
Insurance Co. of North America	1889	None.	None.	145,080 00
Phenix, of Brooklyn	May 1, 1874	None.	None.	129,333 00
Phœnix, of Hartford	" 20, 1890	None.	None.	206,270 50
Queen, of America	November 1, 1891	None.	None.	397,961 39
Totals		None.	None.	1,661,618 54

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Companies doing business of Fire or Inland Marine Insurance in Canada.

ASSETS IN CANADA—1904.

Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest Due and Accrued	Other Assets	Total Assets in Canada.	Nature of Business.
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
None.	23,758 47	333 88	None.	1,765 32	507,006 06	Fire.
None.	39,376 02	9,254 59	2,776 54	5,000 00	433,778 48	"
None.	26,213 52	59,431 86	None.	6,500 00	345,013 09	"
2,000 00	46,852 91	17,821 35	None.	6,300 00	445,498 13	"
None.	63,744 76	45,754 01	2,317 77	3,826 21	1,056,152 08	"
None.	3,271 53	55,796 26	79,681 06	5,914 63	3,038,810 96	"
6,319 35	59,932 12	98,837 11	None.	5,000 00	3,945,279 52	" and Life.
None.	21,047 96	63,149 12	None.	None.	343,725 20	"
None.	16,731 12	15,429 01	None.	None.	202,500 13	" and Life.
None.	None.	None.	None.	None.	None.	"
None.	150 00	5,300 57	None.	3,092 28	8,542 85	"
87,600 00	68,953 65	121,625 01	68,258 76	5,000 00	5,756,421 31	" and Life.
None.	36,694 95	25,298 79	None.	6,500 00	362,927 07	"
None.	30,626,65	97,683 29	None.	5,000 00	443,909 94	"
None.	10,000 00	5,859 41	5,235 48	None.	545,116 16	"
21,888 85	102,209 71	52,681 54	2,503 18	20,957 85	1,832,023 13	" and Life.
None.	11,772 03	32,927 97	129 11	None.	713,832 11	"
None.	24,318 95	35,643 75	None.	6,478 54	375,426 02	"
None.	30,340 07	74,578 51	844 67	5,366 94	376,484 69	"
117,808 20	615,994 42	817,406 03	161,746 57	86,701 77	20,732,446 93	

COMPANIES.

None.	17,147 83	None.	None.	None.	184,016 69	Fire and Inland Marine.
None.	12,763 86	None.	None.	None.	112,763 86	Fire.
None.	6,918 16	1,925 00	None.	None.	111,143 16	"
None.	41,844 15	39,921 67	None.	None.	305,570 61	"
None.	24,720 28	None.	None.	None.	214,720 28	"
None.	16,471 53	62,796 77	None.	None.	224,348 30	" and Inland Marine.
None.	29,282 19	None.	None.	None.	158,615 19	"
None.	17,754 49	10,341 16	2,240 83	5,894 53	242,501 51	"
None.	34,544 40	16,541 96	5,549 37	None.	454,597 12	"
None.	201,446 89	131,526 56	7,790 20	5,894 53	2,008,276 72	

TABLE IV.—Showing the Liabilities in Canada of British and American Companies doing business of Fire or Inland Marine Insurance in Canada, for the Year 1904.

BRITISH COMPANIES—LIABILITIES IN CANADA.

Companies.	Unsettled Losses (Fire.)	Reserve of Unearned Premiums (Fire.)	Liability under Life Branch.	Sundry.	Total Liabilities in Canada.	*e* Excess of Assets over Liabilities. — *d* The Reverse.	Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Alliance	4,569 28	160,228 90	.....	None.	164,798 18	*e* 342,207 88	Fire.
Atlas	24,535 00	331,499 28	.....	None.	356,034 28	*e* 77,744 20	"
Caledonian	8,966 00	21,0355 13	.....	4,704 61	224,025 74	*e* 120,987 35	"
Commercial Union	13,679 11	369,426 06	.....	1,772 37	384,877 54	*e* 60,620 59	"
Guardian	21,382 40	359,406 89	.....	None.	380,789 29	*e* 675,362 79	"
Law Union and Crown	713 55	81,462 91	.....	None.	82,176 46	*e*2,956,634 50	"
Liverpool and London and Globe	32,788 13	623,460 80	100,000 00	500 00	756,748 93	*e*3,188,530 59	" and Life.
London and Lancashire Fire	4,306 80	215,171 00	.....	None.	219,477 80	*e* 124,247 40	"
London Assurance	17,616 00	104,906 35	9,059 00	None.	131,581 35	*e* 70,918 78	" and Life.
Manchester	None.	None.	.....	None.	None.	.....	"
National of Ireland	3,050 00	None.	.....	None.	3,050 00	*e* 5,492 85	"
North British	27,762 00	468,162 78	515,217 42	3,399 84	1,014,542 04	*e*4,741,879 27	" and Life.
Northern	17,237 10	298,746 81	.....	None.	315,983 91	*e* 46,943 16	"
Norwich Union	27,955 43	325,898 60	.....	None.	353,854 03	*e* 90,055 91	"
Phœnix, of London	21,379 90	510,005 49	.....	None.	531,385 39	*e* 13,730 77	"
Royal	39,722 00	752,402 24	393,903 50	None.	1,186,027 74	*e* 645,995 39	" and Life.
Scottish Union and National	10,021 15	203,415 38	.....	None.	213,436 53	*e* 500,395 58	"
Sun Insurance Office	16,662 49	208,551 18	.....	None.	225,213 67	*e* 150,212 35	"
Union Assurance	25,619 20	327,352 46	.....	None.	352,971 66	*e* 23,513 03	"
Total	317,965 54	5,550,452 26	1,018,179 92	10,376 82	6,895,724 54	*e*13,835,472 39	

TABLE IV.—Showing the Liabilities in Canada of British and American Companies doing business of Fire or Inland Marine Insurance in Canada, for the Year 1904.—*Concluded.*

AMERICAN COMPANIES.

Companies.	Unsettled Losses (F. and I.M.)	Reserve of Unearned Premiums (F. and I.M.)	Liabilities under Life Branch.	Sundry.	Total Liabilities in Canada.	*e* Excess of Assets over Liabilities. — *d* The Reverse.	Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Ætna	9,405 85	161,319 61		None.	170,725 46	*e* 13,291 23	Fire and Inland Marine.
Connecticut Fire	3,873 87	52,578 68		None.	56,452 55	*e* 56,311 31	Fire.
German-American	None.	4,754 91		None.	4,754 91	*e* 106,388 25	"
Hartford	14,475 12	231,661 38		None.	246,136 50	*e* 59,434 11	"
Home Fire	17,618 80	159,061 55		None.	176,680 35	*e* 38,039 93	"
Insurance Company of North America	6,050 50	159,265 27		None.	165,315 77	*e* 59,032 53	Fire and Inland Marine.
Phenix, of Brooklyn	1,357 75	143,384 73		None.	144,742 48	*e* 13,872 71	Fire.
Phœnix, of Hartford	6,476 35	123,228 35		None.	129,704 70	*e* 112,796 81	"
Queen Insurance Company of America	14,340 00	373,299 02		80 04	387,719 06	*e* 66,878 06	"
Total	73,598 24	1,408,553 50		80 04	1,482,231 78	*e* 526,044 94	

TABLE V.—Showing the Cash INCOME and EXPENDITURE of Canadian Companies Canada of British and American

CANADIAN COMPANIES—INCOME

INCOME (CASH).

COMPANIES.	Net cash for Premiums.	Interest and Dividends on Stocks, &c.	Sundry.	Total Cash Income.	Received on Account of Capital Stock not included in Income.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Anglo-American	284,863 10	5,823 84	None.	290,686 94	108,505 00
British America	2,683,513 67	45,571 51	5,261 37	2,734,346 55	335,396 31
Canadian Fire	217,401 89	12,688 13	None.	230,090 02	None.
Equity Fire	197,287 42	3,576 24	None.	200,863 66	70,673 25
London Mutual	534,437 52	9,762 50	683 24	544,883 26	None.
Mercantile Fire	92,759 84	8,964 60	869 06	102,593 50	None.
Montreal-Canada	166,417 88	8,365 73	855 21	175,638 82	None.
Ottawa Fire	177,512 94	5,497 11	2,284 67	185,294 72	150,000 00
Quebec Fire	119,630 58	6,334 79	3,275 56	129,240 93	None.
Western	3,827,316 15	86,663 96	None.	3,913,980 11	None.
Totals	8,301,140 99	193,248 41	13,229 11	8,507,618 51	664,574 56

BRITISH

Alliance	242,674 65	6,414 27	None.	249,088 92	
Atlas	374,880 12	14,127 86	None.	389,007 98	
Caledonian	300,842 55	11,026 88	None.	311,869 43	
Commercial Union	528,214 57	14,048 31	None.	542,262 88	
Guardian	547,241 20	14,059 22	12,445 74	573,746 16	
Law Union and Crown	117,897 60	130,744 96	8,719 39	257,361 95	
Liverpool and London and Globe	957,611 36	76,033 71	18,294 82	1,051,939 89	
London and Lancashire Fire	316,238 82	8,586 02	None.	324,824 84	
London Assurance	144,314 88	6,680 00	None.	150,994 88	
Manchester	114,837 74	250 47	None.	115,088 21	
National of Ireland	100,346 71	2,654 58	1,152 25	104,153 54	
North British	648,079 30	216,233 23	5,956 92	870,269 45	
Northern	446,893 87	12,617 37	None.	459,511 24	
Norwich Union	497,860 59	12,065 67	261 56	510,187 82	
Phœnix, of London	805,091 02	17,201 75	None.	822,292 77	
Royal	1,107,030 79	33,185 66	18,435 41	1,158,651 86	
Scottish Union and National	306,561 07	87,070 16	None.	393,631 23	
Sun Insurance Office	300,259 55	510 30	152 76	300,922 61	
Union Assurance	484,296 39	8,619 05	None.	492,915 44	
Totals	8,341,172 78	672,129 47	65,418 85	9,078,721 10	

AMERICAN

Ætna Fire	244,388 43	7,381 70	None.	251,770 13	
Connecticut Fire	73,996 78	3,500 00	None.	77,496 78	
German-American	None.	1,925 00	None.	1,925 00	
Hartford Fire	361,430 19	11,084 86	None.	372,515 05	
Home Fire	280,366 28	4,912 50	None.	285,278 78	
Insurance Co. of North America	260,649 41	5,640 00	None.	266,289 41	
Phenix, of Brooklyn	237,782 60	4,851 66	None.	242,634 26	
Phœnix, of Hartford	177,554 33	9,226 95	None.	186,781 28	
Queen, of America	531,530 17	15,666 78	None.	547,196 95	
Totals	2,167,698 19	64,189 45	None.	2,231,887 64	

doing Fire and Inland Marine Insurance, and the Cash Income and Expenditure in Companies in those Branches.

AND EXPENDITURE, 1904.

EXPENDITURE (CASH).

Paid for Losses.	General Expenses.	Dividends or Bonus to Stock-holders.	Total Cash Expenditure.	*e* Excess of Premiums over Losses paid. — *d* The Reverse.	*e* Excess of Income over Expenditure. — *d* The Reverse.	Nature of Business.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
311,345 32	106,238 38	7,472 57	425,056 27 *d*	26,482 22 *d*	134,369 33 *d*	Fire.
1,982,539 48	911,458 86	44,894 25	2,938,892 59 *e*	700,974 19 *d*	204,546 04 *d*	Fire, Inland and Ocean.
159,041 97	52,894 49	3,750 00	215,686 46 *e*	58,359 92 *e*	14,403 56 *e*	Fire.
159,867 81	70,277 00	3,000 00	233,144 81 *e*	37,419 61 *d*	32,281 15 *d*	"
402,904 13	141,263 76	2,500 00	546,667 89 *e*	131,533 39 *d*	1,784 63 *d*	"
112,271 47	24,738 80	None.	137,010 27 *d*	19,511 63 *d*	34,416 77 *d*	"
94,764 97	65,815 01	None.	160,579 98 *e*	71,652 91 *e*	15,058 84 *e*	"
266,338 57	61,224 30	None.	327,562 87 *d*	88,825 63 *d*	142,268 15 *d*	"
142,883 43	36,180 05	None.	179,063 48 *d*	23,252 85 *d*	49,822 55 *d*	"
3,033,621 18	1,335,398 50	90,000 00	4,459,019 68 *e*	793,694 97 *d*	545,039 57 *d*	Fire, Inland and Ocean.
6,665,578 33	2,805,489 15	151,616 82	9,622,684 30 *e*	1,635,562 66 *d*	1,115,065 79 *d*	

COMPANIES.

556,239 38	63,175 89	.....	619,415 27 *d*	313,564 73 *d*	370,326 35 *d*	Fire.
488,703 26	111,346 71	.....	600,049 97 *d*	113,823 14 *d*	211,041 99 *d*	"
368,007 57	83,944 07	.....	451,951 64 *d*	67,165 02 *d*	140,082 21 *d*	"
559,371 02	141,699 09	.....	701,070 11 *d*	31,156 45 *d*	158,807 23 *d*	"
446,445 10	160,237 93	.....	606,683 03 *e*	100,796 10 *d*	32,936 87 *d*	"
117,666 17	37,231 00	.....	154,897 17 *e*	231 43 *e*	102,464 78 *e*	"
813,100 55	254,736 74	.....	1,067,837 29 *e*	144,510 81 *d*	15,897 40 *d*	"
422,805 60	86,357 27	.....	509,162 87 *d*	106,566 78 *d*	184,338 03 *d*	"
168,648 82	48,980 57	.....	217,629 39 *d*	24,333 94 *d*	66,634 51 *d*	"
147,537 21	48,525 65	.....	196,062 86 *d*	32,699 47 *d*	80,974 65 *d*	"
70,552 26	27,105 27	.....	97,657 53 *e*	29,794 45 *e*	6,496 01 *e*	"
741,146 28	172,882 37	.....	914,028 65 *d*	93,066 98 *d*	43,759 20 *d*	"
555,908 55	117,081 88	.....	672,990 43 *d*	109,014 68 *d*	213,479 19 *d*	"
454,873 95	147,792 74	.....	602,666 69 *e*	42,986 64 *d*	92,478 87 *d*	"
613,373 25	213,826 60	.....	827,199 85 *e*	191,717 77 *d*	4,907 08 *d*	"
1,379,587 93	304,637 28	.....	1,684,225 21 *d*	272,557 14 *d*	525,573 35 *d*	"
528,731 89	80,017 09	.....	608,748 98 *d*	222,170 82 *d*	215,117 75 *d*	"
326,955 46	88,578 65	.....	415,534 11 *d*	26,695 91 *d*	114,611 50 *d*	"
405,201 30	127,232 86	.....	532,434 16 *e*	79,095 09 *d*	39,518 72 *d*	"
9,164,855 55	2,315,389 66	.....	11,480,245 21 *d*	823,682 77 *d*	2,401,524 11 *d*	

COMPANIES.

265,576 85	58,428 19	.....	324,005 04 *d*	21,188 42 *d*	72,234 91 *d*	Fire and Inland Marine.
112,940 68	18,983 22	.....	131,923 90 *d*	38,943 90 *d*	54,427 12 *d*	Fire.
None.	1,977 07	.....	1,977 07	.....	52 07 *d*	"
333,097 76	97,182 05	.....	430,279 81 *e*	28,332 43 *d*	57,764 76 *d*	"
425,291 87	66,310 66	.....	491,602 53 *d*	144,925 59 *d*	206,323 75 *d*	"
302,430 79	83,597 72	.....	386,028 51 *d*	41,781 38 *d*	119,739 10 *d*	Fire and Inland Marine.
241,825 92	59,816 59	.....	301,642 51 *d*	4,043 32 *d*	59,008 25 *d*	Fire.
144,196 87	52,799 12	.....	196,995 99 *e*	33,357 46 *d*	10,214 71 *d*	"
542,942 68	147,232 81	.....	690,175 49 *d*	11,412 51 *d*	142,978 54 *d*	"
2,368,303 42	586,327 43	.....	2,954,630 85 *d*	200,605 23 *d*	722,743 21 *d*	

TABLE VI.—Showing the Rate of Losses paid, General Expenses, and Stockholders' Dividends, per cent of premiums received by Canadian Companies doing Fire or Marine Insurance during 1904, also the Rates of the Premiums charged per cent of Amounts insured, and the Rate of their Assets per cent of Amounts in force at the end of the Year, and the Rate of Total Cash Expenditure per cent of Total Cash Income.

—	Nature of Business.	Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received	Rate of Dividend or Bonus to Stockholders per cent of Premiums received	Rate of Total Cash Expenditure per cent of Total Cash Income.	Amount of Risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.	Net Amount of Insurance in force at Date.	Assets	Rate of Assets per cent of Amount of Insurance in force.
Canadian Companies.						$	$ cts.		$ cts.	$ cts.	
Anglo-American	Fire	109·30	37·29	2·62	149·21	28,733,601	436,395 54	1·52	29,505,337	231,890 76	·79
British America	Fire and Inland Marine	73·88	33·97	1·67	109·52	340,970,835	3,516,700 66	1·03	268,394 429	2,049,404 46	·76
Canadian Fire	Fire	73·16	24·33	1·72	99·21	13,576,724	251,858 74	1·86	15,826,493	385,512 59	2·44
Equity Fire	"	81·03	35·62	1·52	118·18	19,547,581	317,101 56	1·62	17,281,066	204,453 95	1·18
London Mutual	"	75·39	26·43	·47	102·29	46,684,605	852,905 59	1·88	76,161,761	755,716 44	·99
Mercantile Fire	"	121·03	26·67	None.	147·70	7,053,838	102,781 50	1·46	10,634,630	255,036 94	2·40
Montreal-Canada	"	56·94	39·55	None.	96·49	13,047,410	229,301 06	1·76	21,991,988	310,259 49	1·41
Ottawa Fire	"	150.04	34·49	None.	184·53	17,465,239	291,084 80	1·67	14,912,405	219,902 13	1·47
Quebec Fire	"	119·44	30·24	None.	149·68	9,272,947	134,816 40	1·45	10,794,791	197,213 35	1·83
Western	" and Inland Marine	79·26	34·89	2·35	116 50	599,822,044	5,593.042 69	·93	371,387,129	3,306,461 68	·89
Totals		80·30	33·80	1·83	115·92	1,096,174,824	11,725,988 54	1·07	836,890,029	7,915,851 79	·94

TABLE VII.—Showing the Rate of Losses paid, and General Expenses in Canada, per cent of Premiums received by British and American Companies doing Fire or Inland Marine Insurance in Canada during 1904, also the Rates of Premiums charged per cent of Amounts insured.

—	Nature of Business.	Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Expenditure per cent of Premiums received.	Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.
British Companies.					$	$ cts.	
Alliance	Fire	229·21	26·03	255·24	23,692,229	289,918 77	1·22
Atlas	"	130·36	29·70	160·06	25,407,809	437,406 48	1·72
Caledonian	"	122·33	27·90	156·23	23,058,753	346,842 62	1·50
Commercial Union	"	105·90	26·83	132·72	39,079,403	628,337 48	1·61
Guardian	"	81·58	29·28	110·86	36,958,520	622,732 83	1·68
Law Union and Crown	"	99·80	31·58	131·38	8,574,190	139,201 34	1·62
Liverpool and London and Globe	"	84·91	26·60	111·51	71,032,825	1,141,066 75	1·61
London and Lancashire Fire	"	133·70	27·31	161·01	22,648,704	350,796 27	1·55
London Assurance	"	116·86	33·94	150·80	13,535,825	181,839 50	1·34
Manchester	"	128·47	42·26	170·73	8,415,813	138,540 34	1·65
National of Ireland	"	70·31	27·01	97 32	6,072,378	83,823 41	1·38
North British	"	114·36	26·68	141·04	47,454,403	730,951 60	1·54
Northern	"	124·39	26·20	150 59	30,750,190	495,063 65	1·61
Norwich Union Fire	"	91·37	29·69	121·05	34,175,255	570,002 50	1·67
Phœnix, of London	"	76·19	26·56	102·75	53,762,736	918,878 19	1·71
Royal	"	124·62	27·52	152·14	86,089,613	1,310,901 29	1·52
Scottish Union and National	"	172·47	26·10	198·57	22,879,518	358,063 20	1·56
Sun Insurance Office	"	108·89	29·50	138·39	21,282,776	346,740 72	1·63
Union Assurance Society	"	83 67	26·27	109·94	35,071.223	584,180 17	1 67
Totals		109·87	27·76	137·63	609,942,163	9,675,287 11	1·59
American Companies.							
Ætna Insurance Co.	Fire and Inland Marine	108·67	23·91	132·58	18,241,902	277,365 18	1·52
Connecticut Fire	Fire	152·63	25 65	178·28	4,819,778	89,203 83	1·85
German-American	"				619,445	9,072 78	1·46
Hartford Fire	"	92·16	26·89	119·05	24,255,565	422,854 96	1·74
Home Fire	"	151·69	23·65	175·34	19,046,833	321,194 83	1·69
Insurance Co. of North America	Fire and Inland Marine	116·03	32·07	148·10	23,203,502	314,584 99	1·36
Phenix, of Brooklyn	Fire	101·70	25·16	126·86	15,970,041	281,815 98	1·76
Phœnix, of Hartford	"	81·21	29·74	110·95	13,146,048	217,265 88	1·65
Queen, of America	"	102·15	27·70	129·85	38,679,405	667,628 20	1·73
Totals		109·25	27·05	136·30	157,982,519	2,600,986 63	1·65

ABSTRACT OF STATEMENTS

OF

LIFE, ACCIDENT, GUARANTEE, PLATE GLASS

AND

OTHER INSURANCE COMPANIES

IN

CANADA

FOR THE YEAR 1905

	Premiums for Year.	Number of Policies New and Taken up.	Amount of Policies New and Taken up.	Number of Policies in Force at Date.	Net Amount in Force.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Claims Paid (including Matured Endowments.)	Unsettled Claims		Date of Returns.
									Not Resisted	Resisted	
Canadian Companies.	$		$		$		$	$	$	$	
Canada Life (Canadian business)	2,227,921	2,880	5,443,992	38,714	78,059,150	676	1,559,602	1,481,507	166,984	None.	Dec. 31, 1904.
Confederation "	1,187,925	2,689	4,245,797	25,929	37,922,880	402	582,196	593,643	24,705	None.	"
Continental Life	127,631	1,048	1,273,369	3,438	3,973,556	12	15,500	12,000	3,750	None.	"
Crown Life	104,566	771	1,264,200	1,783	2,782,200	6	7,000	8,060	None.	None.	"
Dominion Life	165,305	603	916,295	4,075	5,563,575	24	28,160	25,736	4,000	None.	"
Excelsior. { Ordinary	210,434	1,661	2,197,149	5,101	7,213,474	34	36,549	33,772	5,000	None.	"
Excelsior. { Monthly	6,452	143	19,311	1,082	133,927	22	2,968	2,869	99	None.	"
Federal	531,524	2,091	2,874,565	11,099	15,649,346	88	152,455	140,715	51,140	6,000	"
Great West	662,947	3,603	5,103,413	14,335	20,472,800	80	105,304	105,304	None.	1,000	"
Home Life	129,438	926	1,095,472	3,192	3,918,553	22	31,250	26,092	9,000	None.	"
Imperial Life (Canadian business)	580,325	2,588	3,851,366	9,373	15,660,384	42	68,559	59,727	3,500	1,000	"
London Life.. { Ordinary	118,691	1,014	1,021,200	4,206	3,809,556	38	30,232	34,078	4,434	None.	"
London Life.. { Industrial	236,907	13,223	1,058,951	52,627	4,390,741	743	54,538	54,121	None.	None.	"
Manufacturers (Canadian business)	984,577	2,364	3,379,601	22,648	29,618,775	167	229,573	214,006	30,849	None.	"
Mutual Life of Canada (Canadian business)	1,363,064	3,363	4,789,506	27,593	40,006,344	299	389,153	378,358	28,066	None.	"
National Life of Canada	151,580	905	1,364,449	2,925	4,241,952	14	22,500	23,715	1,000	1,000	"
North American (Canadian business)	1,116,779	3,036	4,420,857	22,417	31,061,948	244	368,534	343,835	50,571	None.	"
Northern Life	130,469	1,085	1,202,290	3,533	4,067,204	14	11,650	12,379	None.	None.	"
Royal Victoria	132,773	662	788,750	3,157	4,070,472	20	35,200	34,612	4,500	None.	"
Sovereign Life	61,150	338	633,823	586	1,257,623	3	7,000	6,980	None.	None.	"
Subsidiary High Court of the Ancient Order of Foresters	19,848	325	295,850	1,144	1,026,911	6	7,755	8,255	2,000	None.	"
Sun Life (Canadian business.) { General	1,533,646	4,883	6,534,166	30,810	43,562,268	389	530,690	518,891	36,725	None.	"
Sun Life (Canadian business.) { Thrift	51,892	1,398	185,623	8,540	1,118,449	101	9,030	8,368	1,142	None.	"
Union Life.. { General	12,527	334	350,973	516	483,825	3	3,500	1,500	None.	2,000	"
Union Life.. { Industrial	110,729	29,120	4,742,145	29,805	4,574,253	252	16,617	16,617	None.	None.	"
Totals for 1904	11,959,100	81,053	59,051,113	328,628	364,640,166	3,701	4,305,515	4,145,080	427,465	11,000	
" 1903	10,882,650	80,925	55,169,104	301,196	335,638,940	3,036	3,846,822	3,779,745	288,602	13,956	
Increase, *i*; decrease, *d*	*i* 1,076,450	*i* 128	*i* 3,882,009	*i* 27,432	*i* 29,001,226	*i* 665	*i* 458,693	*i* 365,335	*i* 138,863	*d* 2,956	
British Companies.											
Commercial Union	20,066	11	45,367	232	662,442	11	31,430	42,088	2,639	None.	Dec. 31, 1904.
*Edinburgh Life	2,219	None.	None.	58	113,954	8	21,255	20,156	None.	None.	"
*Life Association of Scotland	24,834	None.	None.	601	1,269,601	33	55,527	41,482	31,515	None.	April 5, 1904.
Liverpool and London and Globe	5,082	None.	None.	101	158,187	4	16,141	16,141	None.	None.	Dec. 31, 1904.

London and Lancashire Life	333,573	578	811,780	6,068	9,717,223	103	190,056	190,217	16,978	None.	"
*London Assurance	690	None.	None.	5	19,220	1	7,822	7,822	None.	None.	"
North British	17,488	3	8,537	339	866,262	23	36,909	33,738	5,210	None.	"
Norwich Union Life	3,057	None.	None.	138	166,925	8	10,832	10,832	None.	None.	"
Pelican and British Empire	226,024	57	265,500	2,382	5,767,706	76	176,745	176,664	13,400	8,500	"
Royal	35,561	109	279,000	460	1,176,047	18	74,426	75,253	8,193	None.	"
*Scottish Amicable	3,649	None.	None.	73	185,693	5	18,235	18,235	None.	None.	"
*Scottish Provident	1,054	None.	None.	40	108,038	3	12,833	6,896	5,937	None.	"
Standard	784,736	872	1,693,094	10,988	21,961,310	238	615,267	484,417	124,216	None.	Nov. 15, 1904.
Star	15,481	5	6,500	237	429,107	6	17,103	17,103	6,134	None.	Dec. 31, 1904.
Totals for 1904	1,473,514	1,635	3,109,778	21,722	42,601,715	537	1,284,581	1,141,044	214,222	8,500	
" 1903	1,435,317	1,706	3,132,904	21,439	42,127,260	434	1,141,044	1,151,633	132,363	8,500	
Increase, *i*; decrease, *d*	*i* 38,197	*d* 71	*d* 23,126	*i* 283	*i* 474,455	*i* 103	*i* 143,537	*d* 10,589	*i* 81,859	.....	
American Companies.											
Ætna Life	642,244	849	1,495,960	12,230	17,071,713	471	590,618	593,510	12,829	None.	Dec. 31, 1904.
*Connecticut Mutual	22,893	None.	None.	737	1,348,256	37	80,988	80,988	None.	None.	"
Equitable	887,642	1,613	2,769,990	11,427	23,212,696	208	527,502	511,561	49,960	None.	"
Germania	6,503	11	28,600	115	195,899	6	38,873	40,099	None.	None.	"
Metropolitan (General	350,319	4,658	3,513,255	10,815	8,897,380	80	67,536	73,444	5,500	1,000	"
Metropolitan (Industrial	870,798	78,624	10,593,661	214,069	25,761,481	2,669	163,722	163,498	257	380	"
Mutual Life of New York	1,159,733	2,594	4,363,545	15,682	30,957,179	179	536,433	553,309	16,048	None.	"
Mutual Reserve Life	255,372	4	17,000	3,802	5,155,493	70	132,617	189,346	36,407	None.	"
*National Life	582	None.	None.	90	73,977	5	5,639	15,618	2,074	None.	"
New York Life	1,573,718	5,206	8,700,623	25,114	44,447,062	300	618,792	617,312	26,665	None.	"
*North-western Mutual	5,679	None.	None.	205	248,872	13	9,932	9,932	None.	None.	"
*Phœnix Mutual	13,950	None.	None.	553	542,354	24	27,800	27,800	6,304	None.	"
Provident Savings	125,692	360	565,700	2,111	3,775,368	54	126,000	52,044	13,000	None.	"
State Life	56,184	301	1,946,000	301	1,946,000	None.	None.	None.	None.	None.	"
Travelers	284,694	406	1,024,754	3,479	8,070,235	88	136,676	160,479	None.	None.	"
Union Mutual	220,897	654	934,614	4,811	7,078,779	71	114,254	106,588	18,595	None.	"
United States	59,810	76	191,509	1,000	1,849,142	23	34,640	37,187	2,000	None.	"
Totals for 1904	6,536,710	95,356	36,145,211	306,541	130,631,886	4,298	3,212,022	3,232,715	189,639	1,380	
" 1903	5,922,297	96,323	33,265,797	281,188	170,676,800	4,060	2,684,687	2,563,159	253,132	19,189	
Increase, *i*; decrease, *d*	*i* 614,413	*d* 967	*i* 2,879,414	*i* 25,353	*i* 9,955,086	*i* 238	*i* 527,335	*i* 669,556	*d* 63,493	*d* 17,809	

RECAPITULATION.

Canadian Companies	11,959,100	81,053	59,051,113	328,628	364,640,166	3,701	4,305,515	4,145,080	427,465	11,000
British "	1,473,514	1,635	3,109,778	21,722	42,601,715	537	1,284,581	1,141,044	214,222	8,500
American "	6,536,710	95,356	36,145,211	306,541	180,631,886	4,298	3,212,022	3,232,715	189,639	1,380
Grand totals for 1904	19,969,324	178,044	98,306,102	656,891	587,873,767	8,536	8,802,118	8,518,839	831,326	20,880
" 1903	18,240,265	178,954	91,567,805	603,823	548,443,000	7,530	7,672,553	7,494,537	674,097	41,645
Increase, *i*; decrease, *d*	*i* 1,729,059	*d* 910	*i* 6,738,297	*i* 53,068	*i* 39,430,767	*i* 1,006	*i* 1,129,565	*i* 1,024,302	*i* 157,229	*d* 20,765

* These companies have ceased doing new business in Canada.

ABSTRACT of Life Insurance done by Canadian Companies which do business outside of the Dominion, for the Year 1904.

CANADA LIFE ASSURANCE COMPANY.

	Premiums for Year.	Number of Policies New and Taken up.	Amount of Policies New and Taken up.	Number of Policies in Force at date.	Net Amount in Force at date.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Claims Paid.	Unsettled Claims.	
									Not Resisted.	Resisted.
	$	$	$		$		$	$	$	$
In Canada	2,227,921	2,880	5,443,992	38,714	78,059,150	676	1,559,602	1,481,507	166,984	None.
In other countries	815,257	2,912	5,767,729	9,909	22,467,027	46	100,924	98,729	6,700	None.
Total	3,043,178	5,792	11,211,721	48,623	100,526,177	722	1,660,526	1,580,236	173,684	None.

CONFEDERATION LIFE ASSOCIATION.

In Canada	1,187,925	2,689	4,245,797	25,929	37,922,880	402	582,196	593,643	24,705	None.
In other countries	74,420	291	596,791	715	1,250,254	3	3,781	3,781	None.	None.
Total	1,262,345	2,980	4,842,588	26,644	39,173,134	405	585,977	597,424	24,705	None.

IMPERIAL LIFE ASSURANCE COMPANY.

In Canada	580,325	2,588	3,851,366	9,373	15,660,384	42	68,559	59,727	3,500	1,000
In other countries	17,094	94	149,940	310	428,616	2	6,000	6,000	None	None.
Total	597,419	2,682	4,001,306	9,683	16,089,000	44	74,559	65,727	3,500	1,000

MANUFACTURERS LIFE INSURANCE COMPANY.

In Canada	984,577	2,364	3,379,601	22,648	29,618,775	167	229,573	214,006	30,849	None.
In other countries	436,771	2,000	2,565,346	5,091	7,606,790	38	61,478	41,177	37,740	None.
Total	1,421,348	4,364	5,944,947	27,739	37,225,565	205	291,051	255,183	68,589	None.

MUTUAL LIFE ASSURANCE COMPANY OF CANADA.

In Canada	1,363,064	3,363	4,789,506	27,593	40,006,344	299	389,153	378,358	28,066	None.
In other countries	10,301	37	84,000	149	243,460	None.	None.	2,000	None.	None.
Total	1,373,365	3,400	4,873,506	27,742	40,249,804	299	389,153	380,358	28,066	None.

NORTH AMERICAN LIFE ASSURANCE COMPANY.

In Canada	1,116,779	3,036	4,420,857	22,417	31,061,948	244	368,534	343,835	50,571	None.
In other countries	120,471	993	1,543,531	2,367	3,730,991	16	23,000	10,450	16,000	None.
Total	1,237,250	4,029	5,964,388	24,784	34,792,939	260	391,534	354,285	66,571	None.

SUN LIFE ASSURANCE COMPANY OF CANADA.

In Canada	1,585,538	6,281	6,719,789	39,350	44,680,717	490	539,720	527,259	37,867	None.
In other countries	2,207,252	6,437	9,192,115	29,157	40,630,896	325	505,391	464,166	105,957	None.
Total	3,792,790	12,718	15,911,904	68,507	85,311,613	815	1,045,111	991,425	143,824	None.

CANADIAN Life Companies—Assets, 1904.

Companies.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in Force.	Stocks, Bonds and Debentures.	Cash on hand and in Banks.	Agents' Balances and Bills Receivable.	Interest and Rents Due and Accrued.	Outstanding and Deferred Premiums.	Other Assets.	Total Assets.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Canada Life	1,762,633 99	4,506,711 29	368,093 66	3,504,421 18	17,642,740 96	290,099 62	None.	363,142 36	626,755 94	None.	29,064,599 00
Confederation	1,366,254 92	4,063,551 47	42,013 39	1,146,177 55	3,095,201 94	66,135 42	None.	179,923 31	366,453 59	26,411 13	10,352,122 72
Continental	None.	85,835 00	None.	5,089 27	189,209 82	47,088 08	5,295 77	3,207 80	35,374 47	7,955 90	379,056 11
Crown Life	None	600 00	None.	3,451 27	83,356 83	13,629 92	2,636 41	657 27	30,837 96	29,914 98	165,084 64
Dominion Life	250 00	682,424 73	None.	38,242 20	167,917 48	1,136 80	1,549 98	25,257 80	35,941 58	1,131 40	953,851 97
Excelsior	† 17,200 00	601,623 67	None.	48,373 39	55,768 40	11,149 17	5,964 25	18,929 62	73,499 62	7,844 04	840,352 16
Federal	59,650 00	701,935 95	151,213 26	257,187 01	685,383 82	82,331 53	3,963 59	31,337 89	159,613 29	16,157 03	2,148,773 37
Great West	None.	2,009,719 39	None.	149,503 67	166,711 60	19,978 09	None.	69,066 43	128,563 17	14,440 65	2,557,983 00
Home Life	* 185,000 00	36,785 76	None.	138,836 73	130,558 19	45,406 90	10,586 78	19,742 53	28,755 97	12,456 53	608,129 39
Imperial Life	None.	803,863 89	283,000 00	90,021 40	765,766 93	207,405 99	None.	22,440 43	217,567 21	16,414 95	2,406,480 80
London Life	4,309 67	1,315,720 61	475 00	75,863 57	143,046 59	24,837 44	None.	43,449 66	34,979 00	502 38	1,643,183 92
Manufacturers Life	106,776 36	1,228,153 19	643,855 51	482,618 96	2,979,011 21	272,380 95	8,987 20	77,233 02	303,601 60	9,726 57	6,112,344 57
Mutual Life of Canada	68,285 53	3,760,617 53	7,000 00	919,653 66	2,897,496 42	141,045 21	None.	159,718 16	266,713 94	None.	8,220,530 45
National Life of Canada	** 67,100 00	None.	None.	15,381 48	212,192 88	14,019 21	12,670 60	1,097 45	36,991 60	3,400 00	362,853 22
North American	186,603 95	989,847 47	771,604 71	426,174 08	3,460,096 75	104,788 81	None.	41,561 53	244,075 91	6,246 85	6,231,000 06
Northern	None.	250,581 32	12,200 00	14,328 90	84,623 60	58,021 66	12,228 49	4,287 14	45,641 36	3,170 35	485,082 82
Royal Victoria	None.	None.	85,000 00	17,585 15	268,448 76	17,217 28	9,602 51	1,531 62	39,551 44	5,500 00	444,436 76
Sovereign Life	None.	None.	None.	None.	214,122 47	2,555 96	8,087 59	2,069 18	16,420 32	2,394 70	245,650 22
Subsidiary High Court of A.O.F	None.	5,500 00	None.	1,048 00	46,829 50	6,740 83	None.	1,089 93	3,587 30	100 00	64,895 56
Sun Life of Canada	1,146,643 91	2,529,160 09	543,250 00	1,477,808 91	10,894,882 95	463,214 32	None.	232,519 84	450,940 90	113,340 00	17,851,760 92
Union Life	None.	None.	None.	262 66	109,401 20	29,274 27	11,595 85	1,893 87	4,264 97	9,037 22	165,730 04
Totals	4,970,708 33	23,572,631 36	2,907,705 53	8,812,029 04	44,292,768 30	1,918,457 46	93,169 02	1,300,156 84	3,150,131 14	286,144 68	91,303,901 70

† The value of this company's head office building was written-up during the year to the extent of $10,542.25. * The value of this company's head office building was written-up during the year to the extent of $85,000. ** The value of this company's head office building was written-up during the year to the extent of $29,500.

Canadian Life Companies—Liabilities, &c., 1904.

Companies.	Unsettled Claims.	Net Reinsurance Reserve.	Sundry.	Total Liabilities, including Reserve but not Capital Stock.	Surplus of Assets over Liabilities excluding Capital.	Capital Stock paid up.	Basis of Reserve of Policies issued previous to Jan. 1, 1900. (Policies issued since Jan. 1, 1900, are valued on Hm. 3½ basis unless otherwise stated.)
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Canada Life	173,684 23	26,408,650 00	115,838 78	26,698,173 01	2,366,425 99	1,000,000 00	Hm. 3½ previous to Jan. 1, 1900. Hm. 3 after that date.
Confederation	24,705 00	9,519,733 00	97,188 76	9,641,626 76	710,495 96	100,000 00	Hm. 4½ to Dec. 31, 1895; 3½ p.c. for years 1896–9 inclusive; 3 p.c. since Jan. 1, 1900.
Continental	3,750 00	269,341 98	3,503 16	276,595 14	102,460 97	171,333 65	Hm. 4½.
Crown Life	None.	151,627 00	462 50	152,089 50	12,995 14	106,229 27	Hm. 3½.
Dominion Life	4,000 00	746,553 02	20,237 20	770,790 22	183,061 75	100,000 00	Hm. 4.
Excelsior	5,099 00	744,074 49	7,037 11	756,210 60	84,141 56	75,000 00	Hm. 4½, except business for 1889–90 which is Hm. 3½.
Federal	57,140 00	1,894,792 05	11,003 51	1,962,935 56	185,837 81	130,000 00	† Hm. 4½ to Dec. 31, 1898; Hm. 3½ and 3 since that date.
Great West	1,000 00	1,977,612 00	38,678 56	2,017,290 56	540,692 44	250,000 00	Act 4.
Home Life	9,000 00	362,702 33	618 63	372,320 96	235,808 43	167,796 00	Hm. 3½.
Imperial Life	4,500 00	1,768,706 00	51,886 80	1,825,092 80	581,388 00	450,000 00	* Hm. 3½.
London Life	4,434 12	1,498,079 00	40,180 21	1,542,693 33	100,490 59	50,000 00	Hm. 4 ordinary. For Industrial Act 4 to Jan. 1, 1900; since, Farr's (3) 3 p.c.
Manufacturers Life	68,589 00	5,255,077 00	16,809 45	5,340,475 45	771,869 12	300,000 00	Hm. 4½.
Mutual Life of Canada	28,066 00	7,355,172 24	65,219 34	7,448,457 58	772,672 87	None.	Act 4 to Jan. 1, 1900. Hm. 3½ for 1900-1-2. Hm. 3 for 1903-4.
National Life of Canada	2,000 00	320,388 61	5,486 86	327,875 47	34,977 75	100,889 70	Hm. 3½.
North American	66,570 60	5,558,761 00	44,404 99	5,669,736 59	561,263 47	60,000 00	Previous to Jan. 1, 1897, Hm. 4½; for 1897-8-9 policies Hm. 4.
Northern Life	None.	311,326 00	None.	311,326 00	173,756 82	213,850 00	Hm. 4½.
Royal Victoria	4,500 00	368,474 06	2,300 00	375,274 06	69,162 70	200,000 00	Hm. 4½.
Sovereign Life	None.	77,326 00	None.	77,326 00	168,324 22	163,608 02	Om. 3 Profit and Om. 3½ non-Profit.
Subsidiary High Court of the Ancient Order of Foresters.	2,000 00	57,327 49	None.	59,327 49	5,568 07	None.	Hm. 4.
Sun Life of Canada	143,824 26	15,985,970 38	199,960 68	16,329,755 32	1,522,005 60	105,000 00	Hm. 4½ prior to Dec. 31, 1896. Hm. 3½ for issues since.
Union Life	2,000 00	53,075 00	5,158 77	60,233 77	105,496 27	100,000 00	Hm. 3½.
Totals	604,862 21	80,684,768 65	725,975 31	82,015,606 17	9,288,295 53	3,843,706 64	

† The Guaranteed Security business, forming nearly one-half the total issues since June, 1896, are valued upon the Hm. 4 and Hm. 3 p.c. basis.
* With special provision for immediate payment of death claims and for suspended mortality.

TABLE showing the Assets in Canada of British Companies doing business of Life Insurance in Canada for the Year 1904.

Companies.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in force.	Stocks, Bonds and Debentures.	Cash on hand and in Banks or deposited with Government.	Agents' Balances and Bills Receivable.	Interest and Rents due and Accrued.	Outstanding and Deferred Premiums.	Other Assets.	Total Assets.
British Companies.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Commercial Union	None.	899,384 32	None.	18,501 26	193,888 34	1,116 61	None.	9,636 60	4,083 02	None.	1,126,610 15
Edinburgh Life	None.	None.	None.	11,846 98	121,667 00	1,293 48	None.	325 13	58 78	None.	135,191 37
Life Association of Scotland	None.	57,737 75	None.	78,782 84	158,351 58	22,004 58	None.	2,908 87	7,443 88	None.	327,229 50
*Liverpool and London and Globe											
London and Lancashire	227,094 02	970,988 30	None.	163,664 00	1,884,650 69	36,506 86	1,110 01	37,570 17	81,862 95	1,702 89	3,405,149 89
*London Assurance											
*North British											
Norwich Union Life	None.	None.	None.	None.	206,833 33	791 04	None.	None.	None.	None.	207,624 37
Pelican and British Empire	151,578 02	1,378,066 80	None.	148,136 49	429,024 06	8,559 00	None.	24,753 19	31,508 84	14,218 39	2,185,844 79
*Royal											
Scottish Amicable	None.	None.	None.	16,659 86	149,504 87	None.	None.	None.	None.	None.	166,164 73
Scottish Provident	None.	None.	None.	9,717 74	1,745,289 63	None.	None.	23,115 94	None.	None.	1,778,123 31
Standard	340,973 41	3,552,877 54	583,600 00	647,249 61	9,180,596 44	104,988 71	None.	11,318 89	136,717 74	1,795 64	14,560,117 98
Star	133,000 00	466,805 04	None.	11,302 99	277,708 00	24,850 67	1,176 31	12,567 61	1,280 62	None.	928,691 24
Totals	852,645 45	7,325,859 75	583,600 00	1,105,861 77	14,347,513 94	200,110 95	2,286 32	122,196 40	262,955 83	17,716 92	24,820,747 33

*These companies also do fire business. For their Assets and Total Liabilities in Canada see pages 22 and 24.

TABLE showing the Assets in Canada of American Companies doing business of Life Assurance in Canada for the Year 1904.

Companies.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in force.	Stocks, Bonds and Debentures.	Cash on hand and in Banks or deposited with Government.	Agents' Balances and Bills Receivable.	Interest and Rents due and Accrued.	Outstanding and Deferred Premiums.	Other Assets.	Total.
American Companies.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.		$ cts.
Ætna Life	None.	None.	None.	424,275 16	4,240,363 76	55,995 29	None.	21,745 06	50,806 91	None.	4,793,186 18
Connecticut Mutual	None.	None.	None.	None.	111,500 00	None.	None.	None.	None.	None.	111,500 00
Equitable	None.	None.	None.	446,969 99	8,942,309 00	73,831 20	None.	None.	112,561 00	None.	9,575,671 19
Germania	None.	None.	None.	4,478 00	173,177 22	None.	None.	2,922 01	584 17	None.	181,161 40
Metropolitan	54,944 49	60,900 00	None.	52,337 63	2,602,584 37	None.	None.	2,116 55	87,956 44	None.	2,860,839 48
Mutual Life	None.	None.	None.	566,248 19	6,818,292 59	218,951 86	None.	None.	114,337 27	None.	7,717,829 91
Mutual Reserve	None.	None.	None.	77,073 40	256,150 00	77,659 93	None.	3,839 04	65,125 53	None.	479,847 90
National Life	None.	None.	None.	None.	88,700 00	None.	None.	None.	75 92	None.	88,775 92
New York	350,000 00	None.	None.	868,086 10	6,763,367 00	192,097 03	None.	31,689 86	124,901 76	None.	8,330,141 75
North-western	None.	None.	None.	41,340 00	130,583 33	None.	None.	None.	308 07	None.	172,251 40
Phœnix Mutual	None.	None.	None.	None.	134,347 60	None.	None.	None.	412 85	None.	134,760 45
Provident Savings	None.	None.	None.	54,491 45	261,053 29	3,915 72	9,570 58	4,385 34	11,741 00	917 00	346,074 38
State Life	None.	None.	None.	None.	56,395 00	2,000 00	241 34	None.	11,748 75	None.	70,385 09
Travelers	15,000 00	724,000 00	440,000 00	133,446 34	1,233,757 88	None.	None.	33,732 30	24,555 51	None.	2,604,492 03
Union Mutual	None.	None.	None.	11,644 47	1,059,077 32	17,973 95	15 45	4,905 00	28,231 47	None.	1,121,847 66
United States	None.	None.	None.	19,111 46	258,045 67	None.	None.	3,405 42	8,999 14	None.	289,561 69
Totals	419,944 49	784,900 00	440,000 00	2,699,502 19	33,129,704 03	642,424 98	9,827 37	108,740 58	642,345 79	917 00	38,878,306 43

TABLE showing the Liabilities in Canada of British and American Companies doing business of Life Insurance in Canada for the Year 1904.

LIABILITIES IN CANADA, 1904.

——	Unsettled Claims.	Net Reinsurance Reserve.	Sundry.	Total Liabilities, including Reserve.	*e* Excess of Assets over Liabilities. — *d* The Reverse.
British Companies.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Commercial Union	2,639 23	251,056 73	None.	253,695 96	*e* 872,914 19
Edinburgh Life	None.	69,515 52	None.	69,515 52	*e* 65,675 85
Life Association of Scotland	31,514 74	878,287 63	None.	909,802 37	*d* 582,572 87
Liverpool & London & Globe	None.	100,000 00	None.	100,000 00	
London and Lancashire	16,977 50	2,450,000 00	7,604 83	2,474,582 33	*e* 930,567 56
London Assurance	None.	9,059 00	None.	9,059 00	
North British	5,209 92	510,000 00	7 50	515,217 42	
Norwich Union Life	None.	85,000 00	None.	85,000 00	*e* 122,624 37
Pelican and British Empire	21,900 00	1,850,000 00	5,970 00	1,877,870 00	*e* 307,974 79
Royal	8,193 20	385,710 30	None.	393,903 50	
Scottish Amicable	None.	124,746 29	None.	124,746 29	*e* 41,418 44
Scottish Provident	5,937 34	75,121 87	None.	81,059 21	*e* 1,697,064 10
Standard	124,216 32	7,900,000 00	None.	8,024,216 32	*e* 6,535,901 66
Star	6,134 47	190,000 00	None.	196,134 47	*e* 732,556 77
Totals	222,722 72	14,878,497 34	13,582 33	15,114,802 39	*e* 9,705,927 94
American Companies.					
Ætna Life	12,829 00	5,350,000 00	10,565 28	5,373,394 28	*d* 580 208 10
Connecticut Mutual	None.	733,000 00	None.	733,000 00	*d* 621,500 00
Equitable	49,960 09	6,690,619 00	41,221 86	6,781,800 95	*e* 2,793,870 24
Germania	None.	92,925 00	265 14	93,190 14	*e* 87,971 26
Metropolitan	7,137 45	2,317,922 00	15,251 08	2,340,310 53	*e* 520,528 95
Mutual Life of New York	16,048 00	6,988,841 00	71,197 19	7,076,086 19	*e* 641,743 72
Mutual Reserve Life	36,407 07	384,840 00	954 64	422,201 71	*e* 57,646 19
National Life	2,074 00	45,517 00	None.	47,591 00	*e* 41,184 92
New York Life	26,664 73	7,733,612 00	101,048 24	7,861,324 97	*e* 468,816 78
North-western Mutual	None.	124,372 00	None.	124,372 00	*e* 47,859 40
Phœnix Mutual	6,304 00	275,000 00	None.	281,304 00	*d* 146,543 55
Provident Savings	13,000 00	330,348 00	882 00	344,230 00	*e* 1,844 38
State Life	None.	45,667 50	None.	45,667 50	*e* 24,717 59
Travelers	None.	1,857,729 00	139,198 00	1,996,927 00	*e* 607,565 03
Union Mutual	18,595 45	1,116,898 00	5,199 15	1,140,692 60	*d* 18,843 94
United States	2,000 00	261,114 00	75 00	263,189 00	*e* 26,372 69
Totals	191.019 79	34,348,404 50	385,857 58	34,925,281 87	*e* 3,953,025 56

TABLE showing the Cash Income of Canadian Companies doing Life Insurance and the Cash Income in Canada of British and American Companies in that Branch.

INCOME (CASH), 1904.

—	Net Premium Income.	Consideration for Annuities.	Interest and Dividends on Stocks, &c.	Sundry.	Total.
Canadian Companies.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Canada Life	3,011,182 45	31,995 70	1,159,191 62	91,320 12	4,293,689 89
Confederation	1,228,585 74	33,759 22	397,509 49	42,244 97	1,702,099 42
Continental	125,891 11	1,740 00	12,401 59	1,060 46	141,093 16
Crown Life	104,565 75	None.	2,727 35	3,076 60	110,369 70
Dominion Life	165,005 39	300 00	41,458 49	None.	206,763 88
Excelsior	216,885 66	None.	35,041 69	12,393 88	264,321 23
Federal	530,523 91	1,000 00	84,120 70	2,208 81	617,853 42
Great West	654,837 26	8,110 00	133,262 35	None.	796,209 61
Home Life	129,438 43	None.	22,211 04	1,427 34	153,076 81
Imperial Life	591,151 87	6,267 00	99,466 38	12,090 34	708,975 59
London Life	355,597 92	None.	74,228 11	None.	429,826 03
Manufacturers Life	1,421,347 82	None.	237,738 72	21 16	1,659,107 70
Mutual Life of Canada	1,368,695 69	4,669 00	350,158 48	1,785 73	1,725,308 90
National Life of Canada	151,579 60	None.	10,041 24	500 00	162,120 84
North American	1,236,710 27	539 89	258,928 62	7,884 38	1,504,063 16
Northern Life	130,468 85	None.	21,460 69	None.	151,929 54
Royal Victoria	132,773 03	None.	14,243 82	None.	147,016 85
Sovereign Life	61,149 65	None.	5,817 01	41,486 46	108,453 12
Subsidiary High Court of the Ancient Order of Foresters	19,847 83	None.	2,858 76	None.	22,706 59
Sun Life of Canada	3,535,846 93	256,943 06	729,267 25	39,741 34	4,561,798 58
Union Life	123,255 85	None.	3,047 37	115,886 47	242,189 69
Totals	15,295,341 01	345,323 87	3,695,180 77	373,128 06	19,708,973 71
British Companies.					
Commercial Union	20,065 54	None.	40,715 92	None.	60,781 46
Edinburgh Life	2,219 20	None.	1,089 61	None.	3,308 81
Life Association of Scotland	24,833 72	None.	7,116 29	None.	31,950 01
Liverpool and London and Globe	5,081 78	None.	None.	None.	5,081 78
London and Lancashire Life	333,572 63	None.	132,598 43	3,769 66	469,940 72
London Assurance	690 49	None.	None.	None.	690 49
North British	17,488 31	None.	None.	None.	17,488 31
Norwich Union Life	3,057 16	None.	343 19	None.	3,400 35
Pelican and British Empire	219,023 61	7,000 00	93,830 68	5,622 71	325,477 00
Royal	35,560 80	None.	7,209 34	None.	42,770 14
Scottish Amicable	3,648 72	None.	612 81	None.	4,261 53
Scottish Provident	1,053 82	None.	80,576 73	None.	81,630 55
Standard	780,356 74	4,379 60	720,107 31	9,179 80	1,514,023 45
Star	15,481 10	None.	33,424 81	7,100 00	56,005 91
Totals	1,462,133 62	11,379 60	1,117,625 12	25,672 17	2,616,810 51
American Companies.					
Ætna Life	642,243 99	None.	189,176 69	4,187 52	835,608 20
Connecticut Mutual	22,892 56	None.	4,750 00	None.	27,642 56
Equitable	791,190 51	96,451 29	313,016 12	None.	1,200,657 92
Germania	6,503 15	None.	7,130 60	None.	13,633 75
Metropolitan	1,218,670 58	2,446 15	83,200 08	4,157 16	1,308,473 97
Mutual Life of New York	1,159,732 63	None.	273,744 52	None.	1,433,477 15
Mutual Reserve Life	255,371 59	None.	13,218 01	None.	268,589 60
National Life of U. S.	582 04	None.	None.	None.	582 04
New York Life	1,563,464 23	10,253 53	305,114 62	9,212 92	1,888,045 30
North-western Mutual	5,679 01	None.	None.	None.	5,679 01
Phœnix Mutual	13,949 84	None.	5,307 89	None.	19,257 73
Provident Savings	125,691 58	None.	12,411 62	None.	138,103 20
State Life	56,184 41	None.	None.	None.	56,184 41
Travelers	284,693 62	None.	91,069 46	1,020 00	376,783 08
Union Mutual	220,897 23	None.	35,885 39	1,038 42	257,821 04
United States	59,656 47	154 00	10,311 57	None.	70,122 04
Totals	6,427,403 44	109,304 97	1,344,336 57	19,616 02	7,900,661 00

PAYMENTS TO POLICY HOLDERS, 1904.

Companies.	Death Claims.	Matured Endowments.	Paid to Annuitants.	Paid for Surrendered Policies.	Dividends paid Policy-holders.	Total paid to Policy-holders.	Net Premium Income (including consideration for Annuities).
Canadian Companies.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Canada Life	1,331,777 88	248,457 76	23,597 01	76,500 95	68,218 08	1,748,551 68	3,043,178 15
Confederation	360,190 25	237,233 60	19,208 22	49,169 60	65,590 12	731,391 79	1,262,344 96
Continental	12,000 00	None.	None.	664 34	None.	12,664 34	127,631 11
Crown Life	8,000 00	None.	None.	263 00	None.	8,263 00	104,565 75
Dominion Life	22,665 60	3,070 00	518 85	6,961 14	1,321 92	34,537 51	165,305 39
Excelsior	35,640 50	1,000 00	300 00	10,290 10	417 01	47,647 61	216,885 66
Federal	137,715 00	3,000 00	3,200 57	23,908 87	31,086 90	198.911 34	531,523 91
Great West	98,073 27	7,230 50	5,111 62	9,107 48	4,528 82	124,051 69	662,947 26
Home Life	26,091 66	None.	None.	19,049 36	None.	45,141 02	129,438 43
Imperial Life	58,227 08	7,500 00	7,732 65	9,262 27	1,107 05	83,829 05	597,418 87
London Life	80,646 04	7,552 62	None.	5,182 82	6,074 92	99,456 40	355,597 92
Manufacturers Life	216,420 13	38,763 00	1,932 80	54,289 43	28,285 90	339,691 26	1,421,347 82
Mutual Life of Canada	220,304 50	160,053 00	8,679 90	52,394 54	83,183 40	524,615 34	1,373,364 69
National Life of Canada	23,714 65	None.	None.	3,255 89	None.	26,970 54	151,579 60
North American	253,460 61	100,825 00	10,586 57	92,422 22	103,842 17	561,136 57	1,237,250 16
Northern Life	12,379 35	None.	56 45	4,909 91	None.	17,345 71	130,468 85
Royal Victoria	34,611 50	None.	4,854 28	3,138 99	None.	42,604 77	132,773 03
Sovereign Life	6,980 19	None.	None.	None.	None.	6,980 19	61,149 65
Ancient Order of Foresters	8,255 00	None.	None.	377 00	None.	8,632 00	19,847 83
Sun Life of Canada	755,187 91	236,236 77	80,357 38	185,005 65	117,238 21	1,374,025 92	3,792,789 99
Union Life	18,116 63	None.	None.	138 49	None.	18,255 12	123,255 85
Totals	3,720,457 75	1,050,922 25	166,136 30	606,292 05	510,894 50	6,054,702 85	15,640,664 88
British Companies.							
Commercial Union	42,087 98	None.	None.	None.	275 98	42,363 96	20,065 54
Edinburgh Life	20,156 29	None.	None.	800 33	None.	20,956 62	2,219 20
Life Association of Scotland	37,586 45	3,796 00	None.	11,528 26	None	53,010 71	24,833 72
Liverpool and London and Globe	16,140 50	None.	885 66	None.	155 36	17,181 52	5,081 78
London and Lancashire	137,874 35	52,342 50	None	10,621 73	7,903 87	208,742 45	333,572 63
London Assurance	7,822 05	None.	None.	None.	None.	7,822 05	690 49
North British	32,296 57	1,441 45	623 82	2,074 80	467 55	36,904 19	17,488 31
Norwich Union Life	8,831 80	2,000 00	54 64	370 00	None.	11,256 44	3,057 16
Pelican and British Empire	104,616 90	72,047 83	5,415 06	14,572 70	610 64	197,263 13	226,023 61
Royal	75,253 05	None.	572 47	2,698 07	None.	78,523 59	35,560 80

Scottish Amicable	18,234 51	None.	None.	None.	None.	18,234 51	3,648 72
Scottish Provident	6,895 58	None.	None.	None.	None.	6,895 58	1,053 82
Standard	304,986 28	179,431 13	9,380 58	54,854 72	35,669 67	584,322 38	784,736 34
Star	16,604 21	498 83	14 51	377 36	None.	17,494 91	15,481 10
Totals	829,486 52	311,557 74	16,946 74	97,897 97	45,083 07	1,300,972 04	1,473,513 22
American Companies.							
Ætna Life	292,403 27	301,107 00	None.	7,326 94	66,229 19	667,066 40	642,243 99
Connecticut Mutual	73,560 00	7,428 00	None.	None.	7,611 32	88,599 32	22,892 56
Equitable	371,463 89	140,996 61	7,965 80	182,317 24	161,426 02	863,269 56	887,641 80
Germania	4,785 70	35,313 66	None.	6,608 08	38 98	46,746 42	6,503 15
Metropolitan	229,947 63	6,994 54	472 71	13,011 73	11,787 89	262,214 50	1,221,116 73
Mutual Life of New York	395,726 00	157,582 73	20,911 62	167,995 98	48,994 75	791,211 08	1,159,732 63
Mutual Reserve	189,346 10	None.	None.	18,496 06	2,583 51	210,425 67	255,371 59
National Life of United States	15,618 00	None.	None.	None.	None.	15,618 00	582 04
New York Life	499,608 23	117,704 22	13,017 80	260,850 78	153,298 07	1,044,479 10	1,573,717 76
North-western	9,721 00	211 00	None.	483 72	2,096 33	12,512 05	5,679 01
Phœnix Mutual	23,896 00	3,904 00	None.	1,498 00	2,376 16	31,674 16	13,949 84
Provident Savings	51,000 00	1,043 57	None.	6,225 39	2,104 06	60,373 02	125,691 58
State Life	None.	None.	None.	None.	32 24	32 24	56,184 41
Travelers	129,008 19	31,470 33	2,219 47	7,933 50	None.	170,631 49	284,693 62
Union Mutual	73,915 57	32,672 25	None.	16,495 26	9,077 55	132,160 63	220,897 23
United States	30,000 00	7,187 00	29 00	9,630 61	5,118 77	51,965 38	59,810 47
	2,389,999 58	842,714 91	44,616 40	698,873 29	472,774 84	4,448,979 02	6,536,708 41

TABLE showing the Cash Expenditure of Canadian Companies doing Life Insurance, and Cash Expenditure in Canada of British and American Companies in that Branch.

EXPENDITURE (CASH), 1904.

—	Payments to Policy-holders	General Expenses.	Dividends to Stockholders	Total Expenditure.	*e* Excess of Income over Expenditure. — *d* The Reverse.
Canadian Companies.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Canada Life	1,748,551 68	921,600 26	79,819 25	2,749,971 19 *e*	1,543,718 70
Confederation	731,391 79	331,402 28	15,000 00	1,077,794 07 *e*	624,305 35
Continental	12,664 34	66,604 80	None.	79,269 14 *e*	61,824 02
Crown Life	8,263 00	68,047 72	None.	76,310 72 *e*	34,058 98
Dominion Life	34,537 51	50,127 51	8,000 00	92,665 02 *e*	114,098 86
Excelsior	47,647 61	106,972 24	3,161 70	157,781 55 *e*	106,539 68
Federal	198,911 34	171,006 95	10,400 00	380,318 29 *e*	237,535 13
Great West	124,051 69	221,877 89	24,588 08	370,517 66 *e*	425,691 95
Home Life	45,141 02	77,213 39	None.	122,354 41 *e*	30,722 40
Imperial Life	83,829 05	228,105 25	27,000 00	338,934 30 *e*	370,041 29
London Life	99,456 40	149,062 48	4,000 00	252,518 88 *e*	177,307 15
Manufacturers Life	339,691 26	394,645 67	24,000 00	758,336 93 *e*	900,770 77
Mutual Life of Canada	524,615 34	299,913 48	None.	824,528 82 *e*	900,780 08
National Life of Canada	26,970 54	76,587 97	None.	103,558 51 *e*	58,562 33
North American	561,136 57	395,406 36	6,000 00	962,542 93 *e*	541,520 23
Northern Life	17,345 71	49,245 43	None.	66,591 14 *e*	85,338 40
Royal Victoria	42,604 77	63,876 70	None.	106,481 47 *e*	40,535 38
Sovereign Life	6,980 19	55,315 83	None.	62,296 02 *e*	46,157 10
Sub. High Court of A.O.F.	8,632 00	4,854 39	.....	13,486 39 *e*	9,220 20
Sun Life of Canada	1,374,025 92	1,098,971 31	15,750 00	2,488,747 23 *e*	2,073,051 35
Union Life	18,255 12	187,919 67	None.	206,174 79 *e*	36,014 90
Totals	6,054,702 85	5,018,757 58	217,719 03	11,291,179 46 *e*	8,417,794 25
British Companies.					
Commercial Union	42,363 96	2,806 29	.....	45,170 25 *e*	15,611 21
Edinburgh Life	20,956 62	35 06	.....	20,991 68 *d*	17,682 87
Life Association of Scotland	53,010 71	1,374 58	.....	54,385 29 *d*	22,435 28
Liverpool & London & Globe	17,181 52	350 04	.....	17,531 56 *d*	12,449 78
London and Lancashire Life	208,742 45	74,863 97	.....	283,606 42 *e*	186,334 30
London Assurance	7,822 05	None.	.....	7,822 05 *d*	7,131 56
North British	36,904 19	2,858 79	.....	39,762 98 *d*	22,274 67
Norwich Union Life	11,256 44	207 90	.....	11,464 34 *d*	8,063 99
Pelican and British Empire	197,263 13	32,456 42	.....	229,719 55 *e*	95,757 45
Royal	78,523 59	12,915 07	.....	91,438 66 *d*	48,668 52
Scottish Amicable	18,234 51	113 51	.....	18,348 02 *d*	14,086 49
Scottish Provident	6,895 58	None.	.....	6,895 58 *e*	74,734 97
Standard	584,322 38	151,235 49	.....	735,557 87 *e*	778,465 58
Star	17,494 91	3,356 37	.....	20,851 28 *e*	35,154 63
Totals	1,300,972 04	282,573 49	.....	1,583,545 53 *e*	1,033,264 98

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TABLE showing the Cash Expenditure of Canadian Companies doing Life Insurance, and Cash Expenditure in Canada of British and American Companies in that Branch—*Con.*

EXPENDITURE (CASH), 1904.

—	Payments te Policy-holders	General Expenses.	Dividends to Stockholders	Total Expenditure.	*c* Excess of Income over Expenditure. — *d* The Revenue.
American Companies.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ætna Life	667,066 40	86,642 98		753,709 38	*c* 81,898 82
Connecticut Mutual	88,599 32	185 87		88,785 19	*d* 61,142 63
Equitable	863,269 56	115,463 74		978,733 30	*c* 221,924 62
Germania	46,746 42	54 26		46,800 68	*d* 33,166 93
Metropolitan	262,214 50	486,726 09		748,940 59	*c* 559,533 38
Mutual Life of New York	791,211 08	216,805 34		1,008,016 42	*c* 425,460 73
Mutual Reserve Life	210,425 67	40,756 33		251,182 00	*c* 17,407 60
National Life	15,618 00	60 35		15,678 35	*d* 15,096 31
New York Life	1,044,479 10	338,822 85		1,383,301 95	*c* 504,743 35
North-western Mutual	12,512 05	4 46		12,516 51	*d* 6,837 50
Phœnix Mutual	31,674 16	None.		31,674 16	*d* 12,416 43
Provident Savings	60,373 02	34,585 32		94,958 34	*c* 43,144 86
State Life	32 24	30,225 48		30,257 72	*c* 25,926 69
Travelers	170,631 49	36,477 63		207,109 12	*c* 169,673 96
Union Mutual	132,160 63	54,980 68		187,141 31	*c* 70,679 73
United States	51,965 38	13,181 37		65,146 75	*c* 4,975 29
Totals	4,448,979 02	1,454,972 75		5,903,951 77	*c* 1,996,709 23

DETAILS of Life Insurance issued and

	Amount in Force Jan. 1, 1904.	New Policies Issued.	Old Policies Revived.	Old Policies Changed and Increased.
Canadian Companies.	$	$	$	$
Canada Life (Canadian business)	76,414,662	5,854,667	58,272	None.
Confederation "	35,927,216	4,400,697	None.	None.
Continental "	3,428,041	1,277,628	64,000	None.
Crown Life	2,126,850	1,368,410	41,000	1,500
Dominion Life	5,231,297	902,800	11,500	1,995
Excelsior	6,093,602	2,257,884	18,617	None.
Federal	14,945,250	3,010,499	11,700	None.
Great West	18,023,639	5,365,295	91,000	None.
Home Life	3,543,600	1,206,472	16,500	1,196
Imperial Life (Canadian business)	15,077,266	3,996,560	34,660	None.
London Life { Ordinary	3,287,843	1,009,450	11,750	None.
London Life { Industrial	4,200,780	1,056,325	2,625	29,170
Manufacturers Life (Canadian business)	28,056,207	4,241,018	52,150	None.
Mutual Life of Canada "	37,370,092	5,010,627	50,999	None.
National Life of Canada	4,086,112	1,474,594	25,905	None.
North American (Canadian business)	29,571,248	4,567,617	40,820	None.
Northern Life	3,586,160	1,230,290	6,570	None.
Royal Victoria	3,924,770	817,250	1,000	None.
Sovereign Life	737,300	680,823	None.	None.
Ancient Order of Foresters	862,940	295,850	None.	None.
Sun Life of Canada (Canadian business)	40,425,778	8,411,442	269,550	None.
Union Life { Ordinary	229,650	400,525	None.	None.
Union Life { Industrial	3,675,329	4,673,967	68,178	None.
Totals	340,825,637	63,510,690	876,796	33,861
British Companies.				
Commercial Union	691,313	45,806	None.	None.
Edinburgh Life	136,128	227	None.	None.
Life Association of Scotland	1,366,791	None.	973	None.
Liverpool and London and Globe	173,366	None.	420	541
London Assurance	26,913	129	None.	None.
London and Lancashire Life	9,815,480	881,006	23,983	None.
North British and Mercantile	910,948	8,537	None.	None.
Norwich Union Life	177,757	None	None.	None.
Pelican and British Empire	6,085,444	265,500	11,872	None.
Royal	980,421	296,000	None.	9,891
Scottish Amicable	203,793	None.	None.	None.
Scottish Provident	120,659	211	None.	None.
Standard	21,586,321	1,884,226	218,108	None.
Star	467,488	12,779	None.	None.
Totals	42,742,822	3,394,421	255,356	10,432
American Companies.				
Ætna Life	16,661,729	1,533,826	13,000	None.
Connecticut Mutual	1,399,010	None.	None.	34,234
Equitable	22,629,964	2,916,959	94,228	None.
Germania	223,948	28,674	None.	None.
Metropolitan { Ordinary	6,960,759	4,022,588	None.	18,974
Metropolitan { Industrial	23,647,668	10,627,952	None.	42,937
Mutual Life of New York	29,410,188	4,363,545	103,530	None.
Mutual Reserve Life	9,342,520	29,000	96,905	None.
National Life of U. S	79,616	None.	None.	None.
New York Life	39,755,438	8,700,623	65,413	None.
North-Western Mutual	261,480	None.	None.	None.
Phœnix Mutual	574,088	1,197	None.	None.
Provident Savings	3,877,892	565,700	69,000	None.
State Life	None.	2,106,000	None.	None.
Travelers	7,393,388	1,011,145	13,609	None.
Union Mutual	6,926,508	961,223	1,500	None.
United States	1,804,502	243,319	20,000	950
Totals	170,948,698	37,111,751	477,185	97,095

† $2,531,210 was transferred during the year from All Life and Endowment to Extended Term insurance.

terminated in Canada during the Year 1904.

Amount of Policies Terminated by								Gross Amount in Force Dec. 31, 1904
Death.	Maturity.	Expiry.	Surrender.	Lapse.	Change & Decrease.	Not Taken.	Total Terminated.	
$	$	$	$	$	$	$	$	$
1,328,644	230,957	58,500	401,833	1,000,510	105,312	516,181	3,641,937	78,685,664
349,302	237,094	156,600	217,965	863,263	55,143	385,953	2,265,320	38,062,593
15,500	None.	9,000	40,000	637,938	10,675	3,000	716,113	4,053,556
7,000	None.	None.	5,000	348,850	None.	191,710	552,560	2,985,200
25,090	3,070	45,500	95,174	324,983	None.	None.	493,817	5,653,775
40,581	1,000	4,000	52,500	574,835	3,586	50,500	727,002	7,643,101
157,040	8,000	58,000	117,942	1,440,977	1,710	135,934	1,919,603	16,047,846
98,073	7,231	110,130	195,789	1,135,800	48,462	1,273,050	2,868,535	20,611,399
31,250	None.	None.	52,500	621,965	None.	113,000	818,715	3,949,053
62,566	7,500	23,000	150,477	964,498	42,507	618,004	1,868,552	17,239,934
23,317	7,553	None.	24,768	337,389	5,015	78,450	476,492	3,832,556
60,298	None.	None.	18,875	818,986	None.	None.	898,159	4,390,741
194,790	38,283	15,427	172,608	1,087,993	110,602	742,227	2,361,930	29,987,445
229,100	160,053	61,500	318,340	1,183,561	60,113	185,540	2,198,207	40,233,511
24,500	None.	3,000	83,980	851,032	4,200	110,145	1,076,857	4,509,754
281,209	99,825	23,651	510,115	996,083	350,481	349,932	2,611,296	31,568,389
11,650	None.	9,000	68,475	556,791	26,400	28,000	700,316	4,122,704
35,200	None.	11,000	49,340	380,500	23,658	39,250	538,948	4,204,072
7,000	None.	None.	None.	44,000	1,000	83,500	135,500	1,282,623
7,755	None.	None.	5,000	102 299	None	16,825	131,879	1,026,911
329,239	210,481	21,875	632,261	1,556,285	101,572	1,558,290	4,410,003	44,696,767
3,500	None.	None.	None.	61,180	2,418	49,551	116,649	513,526
16,617	None.	None.	4,400	3,822,204	None.	None.	3,843,221	4,574,253
3,339,221	1,011,047	610,183	3,217,342	19,711,922	952,854	6,529,042	35,371,611	369,875,373
31,430	None.	None.	None.	43,247	None.	None.	74,677	662,442
21,255	None.	None.	1,146	None.	None.	None.	22,401	113,954
54,067	1,460	None.	11,865	30,772	None.	None.	98,164	1,269,600
16,140	None.	None.	None.	None.	None.	None.	16,140	158,187
7,822	None.	None.	None.	None.	None.	None.	7,822	19,220
139,021	51,035	None.	76,418	442,425	14,395	64,000	787,294	9,933,175
35,468	1,441	None.	5,353	9,238	1,723	None.	53,223	866,262
10,832	None.	None.	None.	None.	None.	None.	10,832	166,925
122,533	70,605	None.	136,979	82,597	None.	None.	412,714	5,950,102
74,426	None.	None.	5,029	22,810	None.	8,000	110,265	1,176,047
18,100	None.	None.	None.	None.	None.	None.	18,100	185,693
12,833	None.	None.	None.	None.	None.	None.	12,833	108,038
365,969	249,297	2,000	258,245	524,479	32,245	110,660	1,542,895	22,145,760
16,604	499	3,000	4,098	21,500	5,460	None.	51,161	429,107
926,500	374,337	5,000	499,133	1,177,068	53,823	182,660	3,218,521	43,184,512
288,397	301,826	26,000	130,231	270,304	82,764	37,320	1,136,842	17,071,713
73,760	7,428	None.	4,000	None.	None.	None.	84,988	1,348,256
395,705	131,797	73,500	675,355	844,524	None.	307,574	2,428,455	23,212,696
3,559	35,314	None.	11,000	None.	6,850	None.	56,723	195,899
66,449	6,930	None.	146,000	1,385,417	None.	500,145	2,104,941	8,897,380
163,499	None.	266	321,238	8,071,919	154	None.	8,557,076	25,761,481
383,580	152,853	33,868	639,281	1,683,737	26,765	None.	2,920,084	30,957,179
132,617	None.	6,262	42,025	1,362,820	2,757,208	12,000	4,312,932	5,155,493
5,639	None.	None.	None.	None.	None.	None.	5,639	73,977
501,132	117,660	2,537,726	760,815	20,674	129,205	None.	4,067,412	44,454,062
9,721	211	None.	695	None.	1,981	None.	12,608	248,872
23,896	3,904	None.	4,131	None.	1,000	None.	32,931	542,354
126,000	1,000	216,500	62,500	325,920	5,304	None.	737,224	3,775,368
None.	None.	None.	None.	None.	None.	160,000	160,000	1,946,000
99,493	37,183	15,884	32,557	136,498	26,292	None.	347,907	8,070,235
82,575	31,679	90,500	87,163	384,371	17,862	101,302	795,452	7,093,779
28,500	6,000	11,000	25,100	144,000	None.	5,000	219,600	1,849,171
2,384,522	833,785	3,011,506	2,942,091	14,630,184	3,055,385	1,123,341	27,980,814	180,653,915

New Policies Issued in Canada in 1904.

	Life.		Endowment.		Term and all other.		Bonus Additions.	Total.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
Canadian Companies.		$		$		$	$		$
Canada Life (Canadian business)	2,089	4,016,079	994	1,649,790	34	188,798	None.	3,117	5,854,667
Confederation "	1,876	2,857,775	807	1,268,948	108	261,310	12,664	2,791	4,400,697
Continental	597	725,576	420	477,552	40	74,500	None.	1,057	1,277,628
Crown Life	518	866,210	298	441,000	26	61,200	None.	842	1,368,410
Dominion Life	305	493,500	283	398,300	3	11,000	None.	591	902,800
Excelsior Life	1,210	1,440,361	569	736,523	26	81,000	None.	1,805	2,257,884
Federal Life	1,574	2,164,853	577	799,146	26	46,500	None.	2,177	3,010,499
Great West Life	2,723	3,585,150	746	989,420	334	790,725	None.	3,803	5,365,295
Home Life	717	824,974	309	366,498	6	15,000	None.	1,032	1,206,472
Imperial Life (Canadian business)	1,916	2,701,122	730	1,123,892	37	171,006	540	2,683	3,996,560
London Life { Ordinary	171	127,600	810	850,850	19	31,000	None.	1,000	1,009,450
London Life { Industrial	5,008	539,370	8,186	516,955	None.	None.	None.	13,194	1,056,325
Manufacturers (Canadian business)	1,987	2,762,030	873	1,338,867	53	132,900	7,221	2,913	4,241,018
Mutual Life of Canada (Canadian business)	1,830	2,759,018	1,497	2,007,109	113	244,500	None.	3,440	5,010,627
National Life of Canada	576	877,919	259	299,675	138	297,000	None.	973	1,474,594
North American (Canadian business)	1,522	2,272,706	1,304	1,757,978	303	536,792	141	3,129	4,567,617
Northern Life	799	893,440	274	289,850	34	47,000	None.	1,107	1,230,290
Royal Victoria	518	607,000	160	178,250	19	32,000	None.	697	817,250
Sovereign Life	250	524,895	107	150,700	2	5,228	None.	359	680,823
Subsidiary High Court, A.O.F.	325	295,850	None.	None.	None.	None.	None.	325	295,850
Sun Life (Canadian business)	5,054	6,259 070	2,401	2,089,754	388	23,243	39,375	7,843	8,411,442
Union Life { Ordinary	184	192,080	198	206,445	1	2,000	None.	383	400,525
Union Life { Industrial	28,646	4,664,242	65	9,725	None.	None.	None.	28,711	4,673,967
	60,395	42,450,820	21,867	17,947,227	1,710	3,052,702	59,941	83,972	63,510,690
British Companies.									
Commercial Union	8	29,867	3	15,500	None.	None.	439	11	45,806
Edinburgh Life	None.	None.	None.	None	None.	None.	227	None.	227
London and Lancashire Life	227	352,740	389	509,240	7	13,800	5,226	623	881,006
London Assurance	None.	None.	None.	None.	None.	None.	129	None.	129
North British	1	2,000	2	5,500	None.	None.	1,037	3	8,537
Pelican and British Empire	26	114,500	30	131,000	1	20,000	None.	57	265,500
Royal	67	133,500	47	111,500	8	51,000	None.	122	296,000
Scottish Provident	None.	None.	None.	None.	None.	None.	211	None	211

Standard	306	743,800	580	823,750	77	296,726	19,950	963	1,884,226
Star	2	2,500	3	4,000	None.	None.	6,279	5	12,779
	637	1,378,907	1,054	1,600,490	93	381,526	33,498	1,784	3,394,421
American Companies.									
Ætna Life	21	13,871	729	1,223,905	125	296,050	None.	875	1,533,826
Equitable	1,123	1,932,967	503	795,105	37	137,500	51,387	1,663	2,916,959
Germania	6	17,600	5	11,000	None.	None.	74	11	28,674
Metropolitan { Ordinary.	1,990	2,095,735	3,445	1,869,853	14	57,000	None.	5,449	4,022,588
Metropolitan { Industrial	3,312	427,274	76,733	10,191,775	417	8,903	None.	80,462	10,627,952
Mutual Life of New York	2,107	3,545,895	464	636,930	23	98,875	81,845	2,594	4,363,545
Mutual Reserve Life	2	6,000	None.	None.	7	23,000	None.	9	29,000
New York Life	3,831	6,463,344	1,368	2,077,715	7	154,191	5,373	5,206	8,700,623
Phœnix Mutual	1	1,197	None.	None.	None.	None.	None.	1	1,197
Provident Savings	None.	None.	None.	None.	360	565,700	None.	360	565,700
State Life	None.	None.	None.	None.	324	2,106,000	None.	324	2,106,000
Travelers	154	419,435	179	393,710	73	198,000	None.	406	1,011,145
Union Mutual	477	718,370	178	236,973	1	1,000	4,880	656	961,223
United States	28	27,500	22	48,000	39	167,509	310	89	243,319
	13,052	15,669,188	83,626	17,484,966	1,427	3,813,728	143,869	98,105	37,111,751

RECAPITULATION.

Canadian Companies	60,395	42,450,820	21,867	17,947,227	1,710	3,052,702	59,941	83,972	63,510,690
British "	637	1,378,907	1,054	1,600,490	93	381,526	33,498	1,784	3,394,421
American "	13,052	15,669,188	83,626	17,484,966	1,427	3,813,728	143,869	98,105	37,111,751
	74,084	59,498,915	106,547	37,032,683	3,230	7,247,956	237,308	183,861	104,016,862

Policies in Force in Canada, December 31, 1904.

	Life.		Endowment.		Term and all other.		Bonuses.	Total.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
Canadian Companies.		$		$		$	$		$
Canada Life (Canadian business)	30,027	60,307,289	8,561	14,765,979	126	570,001	3,042,395	38,714	78,685,664
Confederation "	16,092	23,691,991	8,837	12,363,828	1,000	1,761,910	244,864	25,929	38,062,593
Continental	2,299	2,624,720	991	1,141,936	148	287,500	None.	3,438	4,053,556
Crown Life	1,115	1,868,634	626	1,008,000	42	108,566	None.	1,783	2,985,200
Dominion Life	1 819	2,883,782	2,242	2,720,533	14	39,000	10,460	4,075	5,653,775
Excelsior Life	4,608	4,933,613	2,495	2,429,894	162	276,500	3,094	7,265	7,643,101
Federal Life	8,195	11,214,712	2,001	2,748,871	903	2,083,700	563	11,099	16,047,846
Great West Life	10,775	14,801,969	2,261	3,086,581	1,299	2,716,945	11,904	14,335	20,611,399
Home Life	2,349	2,879,647	640	799,906	203	269,500	None.	3,192	3,949,053
Imperial Life (Canadian business)	6,188	11,016,416	3,011	5,398,464	174	823,737	1,317	9,373	17,239,934
London Life—Ordinary	1,332	1,071,547	2,690	2,484,818	184	276,000	191	4,206	3,832,556
London Life—Industrial	20,783	2,145,943	30,869	2,221,037	975	23,761	None.	52,627	4,390,741
Manufacturers (Canadian business)	16,297	20,621,796	5,426	7,600,698	925	1,740,532	24,419	22,648	29,987,445
Mutual Life of Canada "	16,843	24,931,129	10,098	13,898,382	652	1,404,000	None.	27,593	40,233,511
National Life of Canada	1,773	2,731,731	814	1,077,523	338	700,500	None.	2,925	4,509,754
North American (Canadian business)	14,534	20,013,896	6,007	7,738,567	1,876	3,585,732	230,194	22,417	31,568,389
Northern Life	2,470	2,935,453	957	1,053,087	106	134,164	None.	3,533	4,122,704
Royal Victoria	2,153	2,881,844	803	1,011,207	201	311,021	None.	3,157	4,204,072
Sovereign Life	399	980,695	181	289,700	6	12,228	None.	586	1,282,623
Subsidiary High Court, A.O.F.	1,144	1,026,911	None.	None.	None.	None.	None.	1,144	1,026,911
Sun Life (Canadian business)	22,727	29,249,181	14,811	14,398,810	1,812	486,107	562,669	39,350	44,696,767
Union Life—Ordinary	256	263,600	259	247,926	1	2,000	None.	516	513,526
Union Life—Industrial	28,594	4,429,795	1,211	144,458	None.	None.	None.	29,805	4,574,253
	212,772	249,506,294	105,791	98,623,605	11,147	17,613,404	4,132,070	329,710	369,875,373
British Companies.									
Commercial Union	200	504,272	31	58,739	1	974	98,457	232	662,442
Edinburgh Life	57	86,317	1	973	None.	None.	26,664	58	113,954
Life Association of Scotland	583	969,387	12	13,502	6	2,214	284,497	601	1,269,600
Liverpool and London and Globe	96	113,668	5	12,678	None.	None	31,841	101	158,187
London and Lancashire Life	2,096	3,496,344	3,836	5,904,305	136	373,051	159,475	6,068	9,933,175
London Assurance	5	17,520	None.	None.	None.	None.	1,700	5	19,220
North British	311	615,838	28	67,632	None.	None.	182,792	339	866,262
Norwich Union Life	133	142,816	5	7,105	None.	None.	17,004	138	166,925

Pelican and British Empire	1,736	4,094,141	644	1,457,031	2	55,000	343,930	2,382	5,950,102
Royal	329	690,680	118	308,696	13	56,000	120,671	460	1,176,047
Scottish Amicable	73	171,788	None.	None.	None.	None.	13,905	73	185,693
Scottish Provident	40	69,973	None.	None.	None.	None.	38,065	40	108,038
Standard	5,655	11,651,475	5,125	8,348,469	208	965,768	1,180,048	10,988	22,145,760
Star	160	287,749	75	97,077	2	2,000	42,281	237	429,107
	11,474	22,911,968	9,880	16,276,207	368	1,455,007	2,541,330	21,722	43,184,512
American Companies.									
Ætna Life	4,863	5,740,878	6,373	9,366,091	994	1,964,744	None.	12,230	17,071,713
Connecticut Mutual	708	1,307,299	29	40,957	None.	None.	None.	737	1,348,256
Equitable	8,721	17,922,885	2,537	4,752,964	169	396,458	140,389	11,427	23,212,696
Germania	51	89,438	64	105,404	None.	None.	1,057	115	195,899
Metropolitan { Ordinary	4,466	4,913,685	6,323	3,801,195	26	182,500	None.	10,815	8,897,380
Metropolitan { Industrial	28,560	3,266,024	181,294	22,407,210	4,215	88,247	None.	214,069	25,761,481
Mutual Life of New York	12,388	24,135,791	3,200	5,525,226	94	969,116	327,046	15,682	30,957,179
Mutual Reserve Life	2,828	2,699,271	None.	None.	974	2,274,058	182,164	3,802	5,155,493
National Life of United States	89	72,977	1	1,000	None.	None.	None.	90	73,977
New York Life	18,261	31,388,887	6,273	10,819,044	580	2,106,955	139,176	25,114	44,454,062
North-western	200	242,269	5	6,603	None.	None	None.	205	248,872
Phœnix Mutual	529	525,897	19	8,457	5	8,000	None.	553	542,354
Provident Savings	726	1,209,643	226	310,107	1,159	2,255,618	None.	2,111	3,775,368
State Life	None.	None.	None.	None.	301	1,946,000	None.	301	1,946,000
Travelers	1,939	4,300,917	1,148	2,772,432	392	996,886	None.	3,479	8,070,235
Union Mutual	3,384	4,772,701	1,217	1,819,335	210	395,408	106,335	4,811	7,093,779
United States	607	876,486	192	328,585	203	641,623	2,477	1,002	1,849,171
	88,320	103,465,048	208,901	62,064,610	9,322	14,225,613	898,644	306,543	180,653,915

RECAPITULATION.

Canadian Companies	212,772	249,506,294	105,791	98,623,605	11,147	17,613,404	4,132,070	329,710	369,875,373
British "	11,474	22,911,968	9,880	16,276,207	368	1,455,007	2,541,330	21,722	43,184,512
American "	88,320	103,465,048	208,901	62,064,610	9,322	14,225,613	898,644	306,543	180,653,915
	312,566	375,883,310	324,572	176,964,422	20,837	33,294,024	7,572,044	657,975	593,713,800

AMOUNTS of Insurance effected in Canada during the respective Years 1875–1904.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	$	$	$	$
1875	5,077,601	1,689,833	8,306,824	15,074,258
1876	5,465,966	1,683,357	6,740,804	13,890,127
1877	5,724,648	2,142,702	5,667,317	13,534,667
1878	5,508,556	2,789,201	3,871,998	12,169,755
1879	6,112,706	1,877,918	3,363,600	11,354,224
1880	7,547,876	2,302,011	4,057,000	13,906,887
1881	11,158,479	2,536,120	3,923,412	17,618,011
1882	11,855,545	2,833,250	5,423,960	20,112,755
1883	11,883,317	3,278,008	6,411,635	21,572,960
1884	12,926,265	3,167,910	7,323,737	23,417,912
1885	14,881,695	3,950,647	8,332,646	27,164,988
1886	19,289,694	4,054,279	11,827,375	35,171,348
1887	23,505,549	3,067,040	11,435,721	38,008,310
1888	24,876,259	3,985,787	12,364,483	41,226,529
1889	*26,438,358	3,399,313	14,719,266	*44,556,937
1890	23,541,404	3,390,972	13,591,080	40,523,456
1891	21,904,302	2,947,246	13,014,739	37,866,287
1892	25,585,534	3,625,213	15,409,266	44,620,013
1893	28,089,437	2,967,855	14,145,555	45,202,847
1894	28,670,364	3,214,216	17,640,677	49,525,257
1895	27,909,672	3,337,638	13,093,888	44,341,198
1896	26,171,830	2,869,971	13,582,769	42,624,570
1897	30,351,021	2,778,510	15,138,134	48,267,665
1898	35,043,182	3,323,107	16,398,384	54,764,675
1899	42,138,128	3,748,127	21,514,478	67,400,733
1900	38,545,949	3,717,997	26,632,146	68,896,092
1901	38,298,747	3,059,043	32,541,438	73,899,228
1902	45,882,167	3,324,317	31,346,482	80,552,966
1903	55,169,104	3,132,904	33,265,797	91,567,805
1904	59,051,113	3,109,778	36,145,211	98,306,102
Total	718,604,468	91,304,270	427,229,822	1,237,138,560

NET amounts of Insurance in force in Canada, 1875–1904.

1875	21,957,296	19,455,607	43,596,361	85,009,264
1876	24,649,284	18,873,173	40,728,461	84,250,918
1877	26,870,224	19,349,204	39,468,475	85,687,903
1878	28,656,556	20,078,533	36,016,848	84,751,937
1879	33,246,543	19,410,829	33,616,330	86,273,702
1880	37,838,518	19,789,863	33,643,745	91,272,126
1881	46,041,591	20,983,092	36,266,249	103,290,932
1882	53,855,051	22,329,368	38,857,629	115,042,048
1883	59,213,699	23,511,712	41,471,554	124,196,875
1884	66,519,958	24,317,172	44,616,596	135,453,726
1885	74,591,139	25,930,272	49,440,735	149,962,146
1886	88,181,859	27,225,607	55,908,230	171,315,696
1887	101,796,754	28,163,329	61,734,187	191,694,270
1888	114,034,279	30,003,210	67,724,094	211,761,583
1889	125,125,692	30,488,618	76,348,392	231,963,702
1890	135,218,990	31,613,730	81,599,847	248,424,567
1891	143,368,817	32,407,937	85,698,475	261,475,229
1892	154,709,077	33,692,706	90,708,482	279,110,265
1893	167,475,872	33,543,884	94,602,966	295,622,722
1894	177,511,846	33,911,885	96,737,705	308,161,436
1895	188,326,057	34,341,172	96,590,352	319,257,581
1896	195,303,042	34,837,448	97,660,009	327,800,499
1897	208,655,459	35,293,134	100,063,684	344,012,277
1898	226,209,636	36,606,195	105,708,154	368,523,985
1899	252,201,516	38,025,948	113,943,209	404,170,673
1900	267,151,086	39,485,344	124,433,416	431,069,846
1901	284,684,621	40,216,186	138,868,227	463,769,034
1902	308,202,596	41,556,245	159,053,464	508,812,305
1903	335,638,940	42,127,260	170,676,800	548,443,000
1904	364,640,166	42,601,715	180,631,886	587,873,767

*Including 20 months' business of the Canada Life.

PREMIUM INCOME during respective Years 1875–1904.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	$	$	$	$
1875	707,256	623,296	1,551,835	2,882,387
1876	768,543	597,155	1,437,612	2,803,310
1877	770,319	577,364	1,299,724	2,647,407
1878	827,098	586,044	1,197,535	2,610,677
1879	919,345	565,875	1,121,537	2,606,757
1880	1,039,341	579,729	1,102,058	2,721,128
1881	1,291,026	613,595	1,190,068	3,094,689
1882	1,562,085	674,362	1,308,158	3,544,605
1883	1,652,543	707,468	1,414,738	3,774,749
1884	1,869,100	744,227	1,518,991	4,132,318
1885	2,092,986	803,980	1,723,012	4,619,978
1886	2,379,238	827,848	1,988,634	5,195,720
1887	2,825,119	890,332	2,285,954	6,001,405
1888	3,166,883	928,667	2,466,298	6,561,848
1889	*4,459,595	979,847	2,785,403	*8,224,845
1890	3,921,137	1,022,362	3,060,652	8,004,151
1891	4,258,926	1 030,479	3,128,297	8,417,702
1892	4,729,940	1,088,816	3,251,598	9,070,354
1893	5,156,008	1,073,541	3,403,230	9,632,779
1894	5,435,031	1,079,330	3,394,914	9,909,275
1895	5,702,783	1,137,366	3,452,205	10,292,354
1896	6,075,454	1,137,607	3,389,605	10,602,666
1897	6,598,012	1,174,732	3,443,074	11,215,818
1898	7,107,073	1,210,601	3,676,490	11,994,164
1899	7,805,174	1,276,229	3,957,304	13,038,707
1900	9,373,405	1,372,355	4,261,181	15,006,941
1901	9,133,890	1,346,666	4,709,298	15,189,854
1902	10,048,204	1,415,273	5,614,083	17,077,560
1903	10,882,650	1,435,318	5,922,297	18,240,265
1904	11,959,100	1,473,514	6,536,710	19,969,324
Total	134,517,264	28,973,978	85,592,495	249,083,737

* Including 26 months' business of the Canada Life.

ASSESSMENT SYSTEM.

ABSTRACT of Life Insurance in Canada (Assessment Plan) for the Year 1904.

Companies.	Total Amount Paid by Members.	Number of Certificates reported as taken.	Amount of Certificates new and taken up.	Number of Certificates in force at date.	Net Amount in force.	Number of Certificates become Claims.	Net Amount become Claims.	Claims Paid.	UNSETTLED CLAIMS.	
									Not Resisted.	Resisted.
CANADIAN COMPANIES.	$		$		$		$	$	$	$
Catholic Mutual Benefit Association	335,608	1,685	1,919,500	19,333	26,072,500	184	284,500	298,045	48,917	None.
Commercial Travellers Mutual Benefit Society	33,915	142	142,000	1,856	1,855,500	29	29,000	29,000	None.	None.
Independent Order of Foresters (Can. business)	1,181,715	9,791	8,299,500	87,771	94,537,000	669	859,956	831,281	91,506	14,987
Woodmen of the World	112,853	2,137	2,009,500	9,819	10,969,000	64	73,000	69,307	9,000	3,000
Totals for 1904	1,664,091	13,755	12,370,500	118,779	133,434,000	946	1,246,456	1,227,633	149,423	17,987
Totals for 1903	1,527,759	14,215	12,685,000	112,382	127,634,000	222	992,387	977,634	183,936	12,500

SUPREME COURT OF THE INDEPENDENT ORDER OF FORESTERS, 1904.

Life and Endowment Department.

—	Total Amount Paid by Members.	Number of Certificates reported as taken.	Amount of Certificates new and taken up.	Number of Certificates in force at date.	Net Amount in force.	Net Amount become Claims.	Claims Paid.	Unsettled Claims, including Disability.	
								Not Resisted.	Resisted.
	$		$		$	$	$	$	$
In Canada	1,181,715	9,791	8,299,500	87,771	94,537,000	859,956	831,281	91,506	14,987
In other countries	1,992,487	18,939	15,200,500	138,105	148,359,000	1,143,913	1,099,872	114,288	52,340
Totals	3,174,202	28,730	23,500,000	225,876	242,896,000	2,003,869	1,931,153	205,794	67,327

Sick and Funeral Department.

In Canada	185,897	3,811	.....	33,374	.....	157,405	157,918	2,223	756
In other countries	70,606	1,072	.....	11,927	.....	54,846	55,165	582	534
Totals	256,503	4,883	.....	45,301	.....	212,251	213,083	2,805	1,290

ASSESSMENT SYSTEM.

AMOUNTS of Life Insurance terminated in Natural Course or by Surrender and Lapse among Assessment Life Companies in Canada, during the Year 1904.

Companies.	Amount terminated by		Total Terminated.
	Death.	Surrender, Expiry or Lapse.	
Canadian Companies.	$	$	$
Catholic Mutual Benefit Association	284,500	389,000	673,500
Commercial Travellers' Mutual Benefit Society	29,000	98,500	127,500
Independent Order of Foresters (Canadian business)	764,289	4,144,211	4,908,500
Woodmen of the World	73,000	804,000	877,000
Totals for 1904	1,150,789	5,435,711	6,586,500
Totals for 1903	926,079	5,249,421	6,175,500

TABLE showing the Total Assets, and their nature, of Canadian Companies doing business of Life Insurance upon the Assessment Plan.

CANADIAN COMPANIES—ASSETS, 1904.

Companies.	Commenced business in Canada.	Real Estate.	Loans on Real Estate.	Cash Loans and Premium Obligations on Policies in Force.	Stocks, Bonds and Debentures.	Cash on hand and in Banks.	Agents' Balances and Bills Receivable.	Interest and Rents Due and Accrued	Dues from Members.	Other Assets.	Total Assets
		$ cts.	$ cts.	$ cts	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Catholic Mutual	Feb. 10, 1880	None.	None.	None.	None.	185,686 57	None.	None.	42,353 89	1,350 00	229,390 46
Commercial Travellers	July, 1881	None.	13,200 00	None.	29,805 48	8,504 91	None.	377 94	None.	330 00	52,218 33
Independent Order of Foresters.....	" 1881	844,055 46	4,058,427 82	1,400 00	2,976,824 17	231,279 24	None.	152,922 85	None.	107,812 24	8,372,721 78
Woodmen of the World	" 1893	None.	40,369 45	None.	71,950 41	16,160 29	222 25	859 36	14,366 98	1,954 07	145,882 81
Totals.....	.....	844,055 46	4,111,997 27	1,400 00	3,078,580 06	441,631 01	222 25	154,160 15	56,720 87	111,446 31	8,800,213 38

ASSESSMENT LIFE COMPANIES.

CANADIAN COMPANIES—LIABILITIES, 1904.

Companies.	Claims Unsettled.	Due on Account of General Expenses.	Other Liabilities.	Total Liabilities (not including reserve).
	$ cts.	$ cts.	$ cts.	$ cts.
Catholic Mutual	48,916 67	1,955 81	10,999 75	61,872 23
Commercial Travellers	None.	None.	461 55	461 55
Independent Order of Foresters	277,215 25	9,953 70	254,498 81	541,667 76
Woodmen of the World	12,000 00	760 92	11,895 46	24,656 38
Totals	338,131 92	12,670 43	277,855 57	628,657 92

INCOME, 1904.

	Assessments	Fees and Dues.	Interest.	Other Receipts.	Total Income.
Canadian Companies.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Catholic Mutual	314,952 80	20,654 71	4,831 96	13,609 65	354,049 12
Commercial Travellers	30,058 83	3,856 00	2,080 42	None.	35,995 25
*Independent Order of Foresters	3,158,145 08	272,360 66	254,310 10	9,178 68	3,693,994 52
Woodmen of the World	92,948 95	19,904 01	4,006 83	1,134 18	117,993 97
Totals	3,596,105 66	316,775 38	265,229 31	23,922 51	4,202,032 86

EXPENDITURE, 1904.

	Paid to Members.	General Expenses.	Total Expenditure.	Excess of Income over Expenditure.
Canadian Companies.	$ cts.	$ cts.	$ cts.	$ cts.
Catholic Mutual	298,044 87	33,912 49	331,957 36	22,091 76
Commercial Travellers	29,000 00	3,568 53	32,568 53	3,426 72
Independent Order of Foresters	2,144,235 43	527,524 94	2,671,760 37	1,022,234 15
Woodmen of the World	69,306 82	31,354 18	100,661 00	17,332 97
Totals	2,540,587 12	596,360 14	3,136,947 26	1,065,085 60

*Including the sick and funeral department.

TABLE showing Total Assets, and their nature, of Canadian Companies doing business of Accident. Sickness, Guarantee, Plate Glass, Burglary Guarantee, or Steam Boiler Insurance.

CANADIAN COMPANIES—ASSETS, 1904.

Companies.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.	Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest Due and Accrued.	Outstanding and Deferred Premiums	Other Assets.	Total Assets.	Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Accident and Guarantee Co. of Canada.	None.	None.	37,630 00	None.	921 76	8,576 03	357 50	5,695 21	1,547 51	54,728 01	Accident and Sickness.
Boiler Inspection.	None.	10,200 00	89,279 47	9,330 00	8,520 80	15,957 12	1,593 40	5,041 26	2,155 50	142,077 55	Steam Boiler, &c.
Canada Accident.....	None.	None.	115,623 61	None.	10 65	10,876 74	474 31	3,486 97	1,062 55	131,534 83	Accident, Plate Glass and Sickness.
Canadian Ry. Accident..	None.	19,000 00	55,810 75	None.	3,776 15	14,128 73	777 90	39,431 41	1,935 16	134,860 10	Accident and Sickness.
Dominion Guarantee Co., Limited.	None.	None.	43,150 80	None.	None.	10,892 01	None.	3,756 50	30,888 06	88,687 37	Burglary Guarantee.
Dominion of Canada Guarantee and Accident	None.	9,518 66	172,806 24	None.	2,222 54	25,896 69	2,057 00	27,293 60	3,004 43	242,799 16	Guarantee, Accident and Sickness.
Dominion Plate Glass. .	None.	None.	16,000 00	None.	903 65	2,700 55	None.	None.	10,902 80	30,507 00	Plate Glass.
Guarantee Co. of N. A..	60,350 00	None.	1,063,592 67	None.	None.	137,903 97	7,335 49	6,044 78	3,691 55	1,278,918 46	Guarantee.
Ontario Accident.....	None.	None.	44,324 45	None.	2,302 31	34,066 76	248 40	38,950 09	None.	119,892 01	Accident and Sickness.
Totals	60,350 00	38,718 66	1,638,217 99	9,330 00	18,657 86	260,998 60	12,844 00	129,699 82	55,187 56	2,224,004 49	

TABLE Showing the Total Liabilities of Canadian Companies doing business of Accident, Guarantee, Plate Glass, Burglary Guarantee, or Steam Boiler Insurance.

CANADIAN COMPANIES—LIABILITIES, 1904.

Companies.	Unsettled Losses.	* Reserve of Unearned Premiums.	Sundry.	Total Liability, not including Capital Stock.	Excess of Assets over Liabilities.	Capital Stock paid up or in course of Collection.	Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Accident and Guarantee Co. of Canada....	656 56	10,716 77	1,567 32	12,940 65	41,787 36	45,502 00	Accident and Sickness.
Boiler Inspection.....	None.	53,066 00	2,263 25	55,329 25	86,748 30	75,075 00	Steam Boiler.
Canada Accident..	4,647 85	37,650 21	1,198 30	43,496 36	88,038 47	43,320 00	Accident, Plate Glass and Sickness.
Canadian Railway Accident.	10,316 12	95,609 52	None.	105,925 64	28,934 46	40,000 00	Accident and Sickness.
Dominion Guarantee Co., Limited.....	1,646 70	11,460 28	7,375 35	20,482 33	68,205 04	60,000 00	Burglary Guarantee.
Dominion of Canada G'tee. and Accident..	13,506 88	94,687 45	2,398 00	110,592 33	132,206 83	106,830 00	Guarantee, Accident and Sickness.
Dominion Plate Glass.....	None.	27,839 54	None.	27,839 54	2,667 46	10,000 00	Plate Glass.
Guarantee Co. of N. A.....	35,478 00	105,732 47	27,040 58	168,251 05	1,110,667 41	304,600 00	Guarantee.
Ontario Accident..	10,500 90	74,642 32	152 31	85,294 63	34,597 38	43,695 00	Accident and Sickness.
Totals..	76,752 11	511,404 56	41,995 11	630,151 78	1,593,852 71	729,022 00	

*The amounts in this column give the *pro ratâ* of gross premiums for the unexpired terms of all policies of the several companies in force at December 31, 1904, as provided in the statutes in that behalf. Upon the assumption that adequate premiums have been collected these amounts may be regarded as considerably in excess of the sums which would ordinarily be required to pay the losses to accrue under outstanding risks, a fact which may properly be taken into account in the case of individual companies in considering questions of actual or probable as distinguished from *legal* surplus, declaring dividends, impairment of capital and other cognate subjects.

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TABLE showing the Income and Expenditure of Canadian Companies doing business of Accident, Guarantee, Blate Glass, Burglary Guarantee or Steam Boiler Insurance.

INCOME, 1904.

Companies.	Net Cash for Premiums.	Interest and Dividends on Stocks, &c.	Sundry.	Total Cash Income.	Received on Account of Capital not included in Income.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Accident and Guarantee Co.	22,442 84	1,335 05	95 00	23,872 89	582 00
Boiler Inspection	46,703 02	5,486 08	687 39	52,876 49	None.
Canada Accident	48,252 50	4,353 50	None.	52,606 00	None.
Canadian Railway Accident	194,020 00	2,841 67	None.	196,861 67	None.
Dominion Guarantee Co., Limited	21,047 82	1,832 15	None.	22,879 97	None.
Dom. of Canada Guarantee and Accident	209,652 35	6,734 53	None.	216,386 88	None.
Dominion Plate Glass	21,349 61	1,324 40	None.	22,674 01	None.
Guarantee Co. of North America	197,809 45	49,098 10	3,221 67	250,129 22	None.
Ontario Accident	210,304 67	1,916 29	None.	212,220 96	6,375 00
Totals	971,582 26	74,921 77	4,004 06	1,050,508 09	6,957 00

EXPENDITURE, 1904.

Companies.	Paid for Losses.	General Expenses.	Dividends or Bonuses to Stock-holders.	Total Cash Expenditure	Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.	
Accident and Guarantee Co.	8,736 47	16,174 82	None.	24,911 29	Accident & Sickness.
Boiler Inspection	3,347 06	42,553 35	4,504 50	50,404 91	Steam Boilers.
Canada Accident	12,447 23	24,134 76	4,184 54	40,766 53	Accident, Sickness & Plate Glass.
Canadian Railway Accident	100,876 87	82,447 99	2,400 00	185,724 86	Accident & Sickness.
Dominion Guarantee Co., Ltd.	7,420 20	10,201 12	4,800 00	22,421 32	Burglary Guarantee.
Dom. of Canada G'tee & Acc'nt.	84,805 00	92,361 90	10,683 00	187,849 90	Guarantee, Accident & Sickness.
Dominion Plate Glass	7,375 86	12,894 80	2,000 00	22,270 66	Plate Glass.
Guarantee Co. of North America	50,159 91	118,754 51	24,368 00	193,282 42	Guarantee.
Ontario Accident	104,594 69	100,498 90	2,621 70	207,715 29	Accident & Sickness.
Totals	379,763 29	500,022 15	55,561 74	935,347 18	

ABSTRACT of Guarantee Business in Canada for the Year 1904.

—	Premiums of the Year.	Number of Policies, New and Renewed.	Amount of Policies, New and Renewed.	Number of Policies in force in Canada at date.	Net amount in force at date.	Losses incurred during the Year.	Claims paid.	Unsettled Claims.	
								Not Resisted	Resisted
	$		$		$	$	$	$	$
American Surety.....	6,501	883	1,614,701	739	1,371,017	1,298	2,884	1,090	None.
Dominion of Canada Guarantee & Accident.	25,572	1,653	7,715,829	1,647	6,293,629	4,354	4,145	1,098	None.
Employers Liability.....	28,963	4,691	6,772,831	4,409	6,226,431	6,365	3,252	5,724	None.
Guarantee Co. of N. A..	30,421	.....	10,094,978	....	8,631,928	4,618	3,142	1,476	None
London Guarantee and Accident.....	52,114	3,120	13,376,116	2,958	12,893,666	9,606	8,377	1,908	2,500
Railway Passengers.....	937	68	191,850	91	220,100	None.	None.	None.	None.
United States Fidelity and Guaranty...	12,175	1,049	3,666 095	952	3,251,934	11,528	4,189	3,805	3,700
Totals.....	156,683	11,464	43,432,400	10,796	38,888,705	37,769	25,989	15,101	6,200

ABSTRACT of Accident Business in Canada for the Year 1904.

Accident and Guarantee.	17,725	2,346	3,289,800	2,326	2,586,800	5,039	4,923	504	None.
Canada Accident...	23,620	2,510	6,944,250	2,472	6,623,251	8,884	5,589	1,746	2,000
Canadian Railway	194,020	19,805	25,969,581	16,424	19,992,608	87,152	84,514	8,828	None.
Dominion of Canada Guarantee & Accident.	184,080	17,440	26,780,887	15,495	24,711,821	65,892	63,442	10,055	None.
Employers Liability.....	26,467	1,932	5,715,050	1,859	5,441,300	8,889	10,660	1,012	None.
London Guarantee and Accident.....	75,198	6,776	14,642,800	6,706	14,510,600	20,970	22,594	3,460	None.
Maryland Casualty	9,608	735	1,976,250	552	1,996,750	3,199	3,033	376	None.
Ocean Accident and Guarantee	90,551	.....	22,724,166	.....	22,354,916	60,687	58,222	13,975	None.
Ontario Accident.	60,752	4,646	10,365,150	4,372	7,467,150	31,006	29,049	4,000	None.
Railway Passengers.....	19,429	1,368	3,672,350	1,496	3,434,850	2,731	2,516	565	None.
Sun	138	None.	None.	27	9,000	20	20	None.	None.
Travelers.	109,415	*7,680	22,162,057	5,262	16,205,701	49,614	52,114	3,500	None.
Totals.....	811,003	65,238	144,242,341	56,991	125,334,747	344,083	336,676	48,021	2,000

* Not including 7,286 ticket risks for $36,430,000.

ABSTRACT of Plate Glass Insurance in Canada for the Year 1904.

—	Premiums of the Year.	Number of Policies, New and Renewed.	Amount of Policies, New and Renewed.	Number of Policies in force in Canada at date.	Net amount in force at date.	Losses incurred during the Year.	Claims paid.	Unsettled Claims.	
								Not Resisted.	Resisted.
	$		$		$	$	$	$	$
Canada Accident..	15,953	1,256	.....	2,263	....	5,512	5,797	582	None.
Dominion Plate Glass...	21,350	1,253	.....	3,027	.....	7,376	7,376	None.	None.
Lloyds Plate Glass.....	47,319	3,272	.....	6,937	.. ....	19,104	19,104	None.	None.
New York Plate Glass..	18,272	.....	285,620	2,179	323,916	4,374	4,302	89	None.
Totals	102,894	.....	....	14,406	.. . .	36,366	36,579	671	None.

ABSTRACT of Employers' Liability Insurance in Canada for the Year 1904.

Canada Accident..	1,002	16	165,000	21	220,000	None.	None.	None.	None.
Employers Liability.....	235,880	1,370	13,793,000	1,316	13,253,000	109,800	135,124	29,940	None.
London Guarantee and Accident	10,608	145	1,191,866	144	1,185,866	3,733	1,578	2,900	None.
Maryland Casualty.....	46,352	248	669,000	218	589,000	30,596	11,454	None.	26,325
Ocean Accident and Guarantee..	54,259	.....	5,887,500	.....	4,121,000	25,632	26,207	16,375	None.
Ontario Accident... ...	130,044	1,008	6,678,500	936	6,112,750	65,369	65,191	5,000	None.
Railway Passengers.....	1,385	10	100,000	10	100,000	None.	None.	None.	None.
Travelers.....	9,405	47	560,000	47	560,000	14,867	6,774	5,000	3,093
Totals.....	488,935	.....	29,044,866	.....	26,141,616	249,997	246,328	59,215	29,418

ABSTRACT of Burglary Guarantee Insurance in Canada for the Year 1904.

Dominion Guarantee Co., Limited.....	21,048	1,606	3,159,341	1,526	3,024,891	7,397	7,420	1,647	None.

ABSTRACT of Steam Boiler Insurance in Canada for the Year 1904.

Boiler Inspection and Insurance Company.....	46,703	1,314	3,963,925	1,529	6,189,925	3,347	3,347	None.	None
Maryland Casualty.. ...	2,897	25	373,000	23	320,000	None.	None.	None.	None.
Totals.....	49,600	1,339	4,336,925	1,552	6,509,925	3,347	3,347	None.	None.

Abstract of Inland Transit Insurance in Canada for the Year 1904.

—	Premiums of the Year.	Number of Policies, New and Renewed.	Amount of Policies, New and Renewed.	Number of Policies in force at date.	Net amount in force at date.	Losses incurred during the Year.	Claims paid.	Unsettled Claims.	
								Not resisted.	Resisted.
	$		$		$	$	$	$	$
American and Foreign Marine	7,208	1,512	50,027,900	None.	None.	569	569	None.	None.
Marine Insurance Company	32,870		82,906,149	None.	None.	13,810	13,810	None.	None.
Totals	40,078		132,934,049	None.	None.	14,379	14,379	None.	None.
THE GUARANTEE COMPANY OF NORTH AMERICA.									
In Canada	30,421		10,094,978		8,631,928	4,618	3,142	1,476	None.
In other Countries	167,388		75,874,429		52,863,621	74,889	47,018	26,422	7,580
Totals	197,809		85,969,407		61,495,549	79,507	50,160	27,898	7,580

Abstract of Sickness Insurance in Canada for the Year 1904.

Accident and Guarantee Company	4,717	1,201		1,198		3,261	3,814	152	None.
*Ancient Ord. of Forest'rs									
Canada Accident	4,137	1,793		1,788		665	655	10	None.
Canadian Railway Accident						16,233	16,363	1,488	None.
Dominion of Canada Guarantee and Accident						16,337	17,218	2,354	None.
Employers Liability	11,312	2,039	1,588,750	2,085	1,579,500	8,375	7,236	1,990	None.
*Independent Order of Foresters	185,897	3,811		33,374		157,405	157,918	2,223	756
London Guarantee and Accident	7,692	1,608	862,395	1,582	845,395	5,341	4,777	740	None.
Maryland Casualty	1,748	317	458,850	264	383,250	544	94	450	None.
Ocean Accident and Guarantee	14,252					10,463	9,528	2,485	None.
Ontario Accident	19,509	2,569		2,115		9,706	10,355	1,500	None.
Railway Passengers						931	816	115	None.
Woodmen of the World	1,379	441		504		344	344	None.	None.
Totals						229,605	229,118	13,507	756

Abstract of Contract Insurance in Canada for the Year 1904.

American Surety	3,983	226	1,007,705	202	946,203	98	98	None.	None.
United States Fidelity and Guaranty	11,331	165	1,107,743	139	1,201,402	None.	None.	None.	None.
Totals	15,314	391	2,115,448	341	2,147,605	98	98	None.	None.

* Including funeral benefits.

ABSTRACT of Guarantee, Accident, Sickness and Plate Glass business done by Companies which combine more than one class of business.

THE ACCIDENT AND GUARANTEE COMPANY OF CANADA.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed.	Amount of Policies, new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims paid.	Unsettled Claims.		Remarks.
								Not Resisted	Resisted.	
	$		$		$	$	$	$	$	
Accident	17,725	2,346	3,289,800	2,326	2,586,800	5,039	4,923	504	None.	Total business Dec. 31, 1904.
Sickness	4,717	1,201		1,198		3,261	3,814	152	None.	
Totals	22,442	3,547		3,524		8,300	8,737	656	None.	

THE CANADA ACCIDENT ASSURANCE COMPANY.

Accident	27,160	2,881	8,325,965	2,838	7,980,633	9,636	5,995	2,090	2,000	Total business, Dec. 31, 1904.
Sickness	15,953	1,793		1,788		665	655	10	None.	
Plate Glass	4,137	1,256		2,263		5,512	5,797	582	None.	
Employers' Liability	1,002	16	165,000	21	220,000	None.	None.	None.	None.	
Totals	48,252	5,946		6,910		15,813	12,447	2,682	2,000	

THE CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY.

Accident	194,020	19,805	25,969,581	16,424	19,992,608	87,152	84,514	8,828	None.	Total basiness, Dec. 31, 1904.
Sickness						16,233	16,363	1,488	None.	
Totals	194,020	19,805	25,969,581	16,424	19,992,608	103,385	100,877	10,316	None.	

THE ONTARIO ACCIDENT INSURANCE COMPANY.

Accident	60,752	4,646	10,365,150	4,372	7,467,150	31,006	29,049	4,000	None.	Total business, Dec. 31, 1904.
Sickness	19,509	2,569		2,115		9,706	10,355	1,500	None.	
Employers' Liability	130,044	1,008	6,678,500	936	6,112,750	65,369	65,191	5,000	None.	
Totals	210,305	8,223		7,423		106,081	104,595	10,500	None.	

ABSTRACT of Guarantee, Accident, Sickness and Plate Glass business done by Companies which combine more than one class of business —*Concluded.*

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Number of Policies new and renewed.	Amount of Policies new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.		Remarks.
								Not Resisted	Resisted.	
	$		$		$	$	$	$	$	
Guarantee	25,572	1,653	7,715,829	1,647	6,293,629	4,354	4,145	1,098	None.	Total business, Dec. 31, 1904.
Accident	184,080	17,440	26,780,887	15,495	24,711,821	65,892	63,442	10,055	None.	
Sickness						16,337	17,218	2,354	None.	
Totals	209,652	19,093	34,496,716	17,142	31,005,450	86,583	84,805	13,507	None.	

THE EMPLOYERS LIABILITY ASSURANCE CORPORATION.

Guarantee	28,963	4,691	6,772,831	4,409	6,226,431	6,365	3,252	5,724	None.	In Canada, Dec. 31, 1904.
Accident	26,467	1,932	5,715,030	1,859	5,441,300	8,859	10,660	1,012	None.	
Sickness	11,312	2,099	1,588,750	2,085	1,579,500	8,375	7,236	1,990	None.	
Employers' Liability	235,880	1,370	13,793,000	1,316	13,253,000	109,800	135,124	29,940	None.	
Totals	302,622	10,092	27,869,631	9,669	26,500,231	133,429	156,272	38,666	None.	

THE LONDON GUARANTEE AND ACCIDENT COMPANY.

Guarantee	52,114	3,120	13,376,116	2,958	12,893,666	9,606	8,377	1,908	2,500	In Canada, Dec. 31, 1904.
Accident	75,198	6,776	14,642,800	6,706	14,510,600	20,970	22,594	3,460	None.	
Sickness	7,692	1,608	862,395	1,582	845,395	5,341	4,777	740	None.	
Employers' Liability	10,608	145	1,191,866	144	1,185,866	3,733	1,578	2,900	None.	
Totals	145,612	11,649	30,073,177	11,390	29,435,527	39,650	37,326	9,008	2,500	

THE MARINE INSURANCE COMPANY.

Inland Marine	1,897		340,662	None.	None	None.	None.	None	None.	In Canada, Dec. 31, 1904.
Inland Transit	32,870		82,906,149	None.	None	13,810	13,810	None.	None.	
Totals	34,767		83,246,811	None.	None.	13,810	13,810	None.	None.	

THE OCEAN ACCIDENT AND GUARANTEE CORPORATION.

Accident	90,551	.....	22,724,166	.....	22,354,916	60,687	58,222	13,975	None.	In Canada, Dec. 31, 1904.
Sickness	14,252	.....	.....	.....	.....	10,463	9,528	2,485	None.	
Employers' Liability	54,259	.....	5,887,500	.....	4,121,000	25,632	26,207	16,375	None.	
Totals	159,062	.....	.....	.....	.....	96,782	93,957	32,835	None.	

THE RAILWAY PASSENGERS ASSURANCE COMPANY.

Guarantee	937	68	191,850	91	220,100	None.	None.	None.	None.	In Canada, Dec. 31, 1904.
Accident	19,429	1,368	3,672,350	1,496	3,434,850	2,731	2,516	565	None.	
Sickness						931	816	115	None.	
Employers' Liability	1,385	10	100,000	10	100,000	None.	None.	None.	None.	
Totals	21,751	1,446	3,964,200	1,597	3,754,950	3,662	3,332	680	None.	

THE UNITED STATES FIDELITY AND GUARANTY COMPANY.

Guarantee	12,175	1,049	3,666,095	952	3,251,934	11,528	4,189	3,805	3,700	In Canada, Dec. 31, 1904.
Contract	11,331	165	1,107,743	139	1,201,402	None.	None.	None.	None.	
Totals	23,506	1,214	4,773,838	1,091	4,453,336	11,528	4,189	3,805	3,700	

THE TRAVELERS INSURANCE COMPANY.

Accident	109,415	7,680	22,162,057	5,262	16,205,701	49,614	52,114	3,500	None.	In Canada, Dec. 31, 1904.
Employers' Liability	9,405	47	560,000	47	560,000	14,867	6,774	5,000	3,093	
Totals	118,820	7,727	22,722,057	5,309	16,765,701	64,481	58,888	8,500	3,093	

THE MARYLAND CASUALTY COMPANY.

Accident	9,608	735	1,976,250	552	1,996,750	3,199	3,033	376	None.	In Canada, Dec. 31, 1904.
Sickness	1,748	317	458,850	264	383,250	544	94	450	None.	
Employers' Liability	46,352	248	669,000	218	589,000	30,596	11,454	None.	26,325	
Steam Boiler	2,897	25	373,000	23	320,000	None.	None.	None.	None.	
Totals	60,605	1,325	3,477,100	1,057	3,289,000	34,339	14,581	826	26,325	

THE AMERICAN SURETY COMPANY.

Guarantee	6,501	883	1,614,701	739	1,371,017	1,298	2,884	1,090	None.	In Canada, Dec. 31, 1904.
Contract	3,983	226	1,007,705	202	946,203	98	98	None.	None.	
Totals	10,484	1,109	2,622,406	941	2,317,220	1,396	2,982	1,090	None.	

LIST of Insurance Companies Licensed to do business in Canada under the Insurance Act, as at March 7, 1905.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance business for which Licensed.
		Par Value.	Accepted Value.	
		$	$	
The Accident and Guarantee Company of Canada	F. J. J. Stark, Chief Agent, Montreal	39,333	35,177	Accident and Sickness.
The Ætna Insurance Co., Hartford, Connecticut	F. W. Evans, General Agent, Montreal	160,793	152,753	Fire and Inland Marine.
The Ætna Life Insurance Co., Hartford, Connecticut	Wm. H. Orr, Manager, Toronto	4,177,923	3,968,479	Life.
The Alliance Assurance Co., Limited	P. M. Wickham, Chief Agent, Montreal	213,809	209,532	Fire.
The American and Foreign Marine Insurance Company	Robert J. Dale, Chief Agent, Montreal	25,000	25,000	Insuring registered mail matter in transit from any one point in Canada to any other point in Canada.
The American Surety Company of New York	Alex. Dixon, Chief Agent, Toronto	97,333	97,333	Guarantee Insurance and the business of executing and guaranteeing bonds, undertakings and obligations by law allowed, including those in actions and proceedings and those conditioned for the performance of contracts.
The Anglo-American Fire Insurance Co.	Armstrong Dean, Chief Agent, Toronto	51,120	50,583	Fire.
The Atlas Assurance Company, Limited	Matthew C. Hinshaw, Chief Agent, Montreal	204,400	202,940	Fire.
The Boiler Inspection and Insurance Company of Canada	W. B. McMurrich, Agent, Toronto	56,669	53,136	Steam Boiler, &c.
The British America Assurance Company	P. H. Sims, Secretary, Toronto	62,000	58,900	Fire and Inland Marine.
The British and Foreign Marine Insurance Co., Limited	Robert J. Dale, Chief Agent, Montreal	117,000	111,150	Inland Marine and insuring registered mail matter in transit from any one point in Canada to any other point in Canada.
The Caledonian Insurance Company	Lansing Lewis, Manager, Montreal	246,826	233,521	Fire.
The Canada Accident Assurance Company	T. H. Hudson, Chief Agent, Montreal	38,035	36,336	Accident, Sickness and Plate Glass.
The Canada Life Assurance Company	Hon. Geo. A. Cox, President, Toronto	61,000	57,950	Life.
The Canadian Railway Accident Insurance Company	John Emo, Chief Agent, Ottawa	30,431	30,153	Accident and Sickness.
The Canadian Fire Insurance Company	R. T. Riley, Chief Agent, Winnipeg	70,000	66,506	Fire.
The Commercial Union Ass. Co., Limited, London, Eng.	James McGregor, Chief Agent, Montreal	559,180	549,933	Fire, Inland Marine & Life.
The Confederation Life Association	J. K. Macdonald, Managing Director, Toronto	84,500	80,275	Life.
The Connecticut Fire Insurance Company, Hartford, Conn	Dewar & Bethune, Chief Agents, Ottawa	100,000	100,000	Fire.

The Continental Life Insurance Company	Geo. B. Woods, Chief Agent, Toronto	55,000	52,250	Life.
The Crown Life Insurance Company	Arthur J. Hughes, Chief Agent. Toronto.	55,693	52,608	Life.
The Dominion Guarantee Company, Limited	Charles W. Hagar, Chief Agent, Montreal	28,000	26,600	Burglary Guarantee.
The Dominion Life Assurance Company	Thos. Hilliard, Managing Director, Waterloo, Ont.	56,436	53,614	Life.
The Dominion of Canada Guarantee and Accident Ins. Co.	J. E. Roberts, Chief Agent, Toronto	110,866	104,694	Guarantee, Accident and Sickness.
The Dominion Plate Glass Insurance Company	Alexander Ramsay, Chief Agent, Montreal	16,000	15,450	Plate Glass.
The Employers Liability Assurance Corporation, Limited	Richard I. Griffin, Chief Agent, Montreal	190,043	183,181	Guarantee, Accident and Sickness.
†The Equitable Life Assurance Society of the United States	Seargent P. Stearns, Manager, Montreal	1,912,603	1,840,260	Life.
The Equity Fire Insurance Company	Wm. G. Brown, Chief Agent, Toronto	52,853	50,211	Fire.
The Excelsior Life Insurance Company	Edwin Marshall, Chief Agent, Toronto	54,000	52,300	Life.
The Federal Life Assurance Company of Canada	David Dexter, Managing Director, Hamilton	76,982	71,752	Life.
The German American Insurance Company	Walter Kavanagh, Chief Agent, Montreal	110,000	100,100	Fire.
The Germania Life Insurance Company	C. R. G. Johnson, Chief Agent, Montreal	172,333	168,583	Life.
The Great West Life Assurance Company	J. H. Brock, Managing Director, Winnipeg, Man.	56,000	53,200	Life.
The Guarantee Company of North America	Edward Rawlings, Manager, Montreal	58,400	55,600	Guarantee.
The Guardian Assurance Company, Limited, London, Eng.	Hugh M. Lambert, Chief Agent, Montreal	362,033	353,713	Fire.
The Hartford Fire Insurance Company, Hartford, Conn.	John Maughan, Chief Agent, Toronto	145,507	159,335	Fire.
The Home Life Association of Canada	A. J. Pattison, Chief Agent, Toronto	58,400	57,913	Life.
The Home Insurance Company	F. W. Evans, Chief Agent, Montreal	150,000	150,000	Fire and Inland Marine.
The Imperial Life Assurance Company of Canada	F. G. Cox, Manager, Toronto.	239,679	225,345	Life.
The Insurance Company of North America, Philadelphia, Pa.	Robert Hampson & Son, Chief Agents, Montreal.	141,173	135,623	Fire and Inland Marine.
The Law Union and Crown Insurance Company	J. E. E. Dickson, Chief Agent, Montreal	171,933	153,628	Fire.
The Liverpool and London and Globe Insurance Company, Liverpool, Eng	J. Gardner Thompson, Chief Agent, Montreal	624,049	615,124	Fire and Life.
The Lloyds Plate Glass Insurance Company, New York	Eastmure & Lightbourn, Chief Agents, Toronto.	68,198	66,598	Plate Glass.
The London Assurance	W. Kennedy, W. B. Colley, Joint Chief Agents, Montreal	167,000	158,650	Fire, Life & Inland Marine
The London Guarantee and Accident Company, Limited	D. W. Alexander, Chief Agent, Toronto.	83,220	80,582	Guarantee, Accident and Sickness.
The London and Lancashire Fire Ins. Co., Liverpool, Eng.	Alfred Wright, Chief Agent, Toronto	219,267	212,356	Fire.
‡The London and Lancashire Life Assurance Company	B. Hal. Brown, Manager, Montreal	129,000	124,550	Life.
The London Mutual Fire Insurance Company of Canada	Herbert Waddington, Secretary, Toronto, Ont.	57,800	54,910	Fire.
The London Life Insurance Company	J. G. Richter, Manager, London, Ont.	60,000	57,000	Life.
The Manchester Assurance Company, Manchester, Eng.	Manager, Toronto.	171,933	171,933	Fire.
The Manitoba Assurance Company	J. Gardner Thompson, Chief Agent, Montreal.	54,867	52,367	Fire.
The Manufacturers Life Insurance Company	J. F. Junkin, Chief Agent, Toronto	185,250	175,051	Life.
The Marine Insurance Company, Limited	W. J. G. Thomson, Chief Agent, Halifax	126,533	109,717	Inland Marine and insuring registered mail matter in transit from any one point in Canada to any other point in Canada.
The Maryland Casualty Company, Baltimore, Md.	J. William Mackenzie, Chief Agent, Toronto.	93,707	89,313	Accident, Sickness and Steam Boiler.
The Metropolitan Life Insurance Company, New York	John Tilton, Chief Agent, Ottawa	2,612,629	2,512,912	Life.
The Mercantile Fire Insurance Company	Alfred Wright, Chief Agent, Toronto	98,757	96,071	Fire.
The Montreal-Canada Fire Insurance Company	Alphonse Robillard, Chief Agent, Montreal	60,000	57,000	Fire.
The Mutual Life Assurance Company of Canada	Geo. Wegenast, Manager, Waterloo	108,500	103,075	Life.
††The Mutual Life Insurance Company of New York	Fayette Brown, Manager, Montreal	2,359,227	2,289,710	Life.

LIST of Insurance Companies Licensed to do business in Canada under the Insurance Act, &c.—*Concluded.*

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance busines- for which Licensed.
		Par Value.	Accepted Value.	
		$	$	
*a*The Mutual Reserve Life Insurance Company (formerly the Mutual Reserve Fund Life Association)	F. R. Harvey, Chief Agent, Toronto	265,067	242,922	Life (See below.¶)
The National Life Assurance Co. of Canada	R. H. Matson, Chief Agent, Toronto	55,000	53,500	Life.
**The New York Life Insurance Co	W. A. Dart, Chief Agent, Montreal	1,404,333	1,357,583	Life.
The New York Plate Glass Insurance Co	Gustave Fauteux, Chief Agent, Montreal	11,000	10,010	Plate Glass.
The North American Life Assurance Co	L. Goldman, Managing Director, Toronto	62,073	58,969	Life.
The North British and Mercantile Insurance Co., London, Eng	Randall J. Davidson, Manager, Montreal	980,480	932,830	Fire and Life.
The Northern Assurance Co., Aberdeen and London	Robt. W. Tyre, Manager, Montreal	294,433	280,466	Fire.
The Northern Life Assurance Company of Canada	John Milne, Managing Director, London, Ont.	56,000	53,200	Life.
The Norwich Union Fire Insurance Society, Norwich, Eng.	John B. Laidlaw, Manager, Toronto	310 600	293,500	Fire.
The Norwich Union Life Insurance Society	John B. Laidlaw, Chief Agent, Toronto	72,513	68,888	Life.
The Ocean Accident and Guarantee Corporation, Limited	Charles H. Neely, Chief Agent, Montreal	141,847	139,597	Accident and Sickness.
The Ocean Marine Insurance Co., Limited	Robt. Hampson & Son, Chief Agents, Montreal	121,667	121,667	Inland Marine, and insuring postal and express pack. in transit in Can.
The Ontario Accident Insurance Co	A. L. Eastmure, Chief Agent, Toronto	42,233	40,747	Accident, Sickness and Accidental Damage to Personal Property.
The Ottawa Fire Insurance Co	C. E. Corbold, Chief Agent, Ottawa	56,000	53,200	Fire.
*b*The Pelican and British Empire Life Office	Alfred McDougald, Chief Agent, Montreal	417,353	388,347	Life.
The Phœnix Insurance Co., Brooklyn, N.Y.	A. M. M. Kirkpatrick, Chief Agent, Toronto	124,333	121,900	Fire.
The Phœnix Insurance Co., Hartford, Conn.	J. W. Tatley, Chief Agent, Montreal	149,000	141,800	Fire.
The Phœnix Assurance Co., Limited	Paterson & Son, General Agents, Montreal	549,595	509,076	Fire.
The Provident Savings Life Assurance Society of New York.	D. A. McAdam, Chief Agent, Montreal	257,800	256,450	Life.
The Quebec Fire Assurance Co	Hon. P. Garneau, President, Quebec	79,500	77,675	Fire.
The Queen Insurance Co. of America, New York	William Mackay, Chief Agent, Montreal	399,683	378,455	Fire.
The Railway Passengers Assurance Company	Frank H. Russell, Chief Agent, Toronto	97,333	84,680	Guarantee, Accident and Sickness.
The Reliance Mutual Life Assurance Society, London, Eng.	John B. Laidlaw, Chief Agent, Toronto	134,320	123,321	Life.
The Royal Insurance Co., Liverpool, Eng	William Mackay, Chief Agent, Montreal	1,083,320	1,002,485	Fire and Life.
The Royal Victoria Life Insurance Company.	David Burke, Manager, Montreal	250,553	240,491	Life.
The Scottish Union and National Insurance Co., Edinburgh, Scotland	Walter Kavanagh, Chief Agent, Montreal	252,680	230,520	Fire.
The Sovereign Life Assurance Company of Canada	A. H. Hoover, Chief Agent, Toronto	52,000	50,000	Life.
§The Standard Life Assurance Co	D. M. McGoun, Chief Agent, Montreal	5,949,476	5,676,611	Life.
The State Life Insurance Co., Indianapolis, Ind.	O. L. VanLaningham, Chief Agent, Toronto	50,000	50,000	Life.
The Star Life Assurance Society	Alf. W. Briggs, Chief Agent, Toronto	194,667	194,667	Life.

The Sun Insurance Office, London, Eng.	H. M. Blackburn, Chief Agent, Toronto	249,567	237,379	Fire.
The Sun Life Assurance Co. of Canada	R. Macaulay, Managing Director, Montreal	64,000	60,800	Life.
The Supreme Court of the Independent Order of Foresters	Dr. Oronhyatekha, Chief Agent, Toronto	100,000	100,000	Life, Disability and Sickness Ins. on the Assess. Plan.
The Subsidiary High Court of the Ancient Order of Foresters	William Williams, Chief Agent, Toronto			Life and Sickness.
‡‡The Travelers Insurance Co., Hartford, Conn.	Frank F. Parkins, Chief Agent, Montreal	857,400	821,363	Life and Accident.
The Union Mutual Life Insurance Co., Portland, Maine	Henri E. Morin, Attorney, Montreal	1,019,225	1,003,230	Life.
The Union Assurance Society, London, Eng.	T. L. Morrisey, Chief Agent, Montreal	303,667	290,100	Fire.
The Union Life Assurance Company	Hardy Pollman Evans, Chief Agent, Toronto	54,000	51,300	Life.
The United States Fidelity and Guaranty Company, Baltimore, Md.	Arthur E. Kirkpatrick, Chief Agent, Toronto	95,000	90,250	Guarantee. Insurance and the business of guaranteeing or becoming security for the faithful performance of any trust, office, duty, contract, or agreement, and to go upon any appeal or other bond.
The United States Life Insurance Co. in the City of New York	Lewis A. Stewart, Chief Agent, Toronto	263,467	252,100	Life.
The Western Assurance Co.	J. J. Kenny, Managing Director, Toronto	58,053	55,918	Fire and Inland Marine.

†This Company has also $4,300,000 vested in Canadian Trustees under the Insurance Act. ‡This Company has also $2,180,555 vested in Canadian Trustees under the Insurance Act. ††This Company has also $3,890,000 vested in Canadian Trustees under the Insurance Act. *a* This Company has also $55,000 vested in Canadian Trustees under the Insurance Act. **This Company has also $5,294,556 vested in Canadian Trustees under the Insurance Act. *This Company has also $1,355,000 vested in Canadian Trustees under the Insurance Act. ‡‡This Company has also $800,000 vested in Canadian Trustees under the Insurance Act. §This Company has also $1,001,898 vested in Canadian Trustees under the Insurance Act.

THE following Life Insurance Companies, having ceased to transact new business in Canada, are entitled under Section 32 of the Insurance Act, to transact all business connected with policies existing at 31st March, 1878, and their deposits are applicable to those policies, subject to the provisions of the statutes in that behalf.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Business.
		Par Value.	Accepted Value.	
		$	$	
The Connecticut Mutual Life Insurance Company, Hartford, Conn.	F. W. Evans, General Agent, Montreal	111,500	106,500	Life.
The Edinburgh Life Assurance Company,	F. W. Kingstone, Chief Agent, Toronto	121,667	118,017	Life.
The Life Association of Scotland	Charles M. Holt, Attorney, Montreal	174,957	158,502	Life.
The National Life Insurance Company of the U. S. of America	Charles Powis, Chief Agent, Hamilton	85,000	81,450	Life.
The North-western Mutual Life Insurance Company, Milwaukee, Wis.	William Angus, Attorney, Montreal	100,000	100,000	Life.
The Phœnix Mutual Life Insurance Company, Hartford, Conn.	C. R. G. Johnson, Chief Agent, Montreal	129,280	127,780	Life.
The Scottish Amicable Life Assurance Society	Charles J. Fleet, Attorney, Montreal	148,000	141,850	Life.
The Scottish Provident Institution	John Dunlop, Attorney, Montreal	91,000	86,450	Life.

The Norwich and London Accident Insurance Association has ceased to transact business in Canada. Its deposit, $58,400 Canada stock, is still in the hands of the Receiver General.

The National Assurance Company of Ireland has ceased to transact business in Canada, having re-insured its outstanding risks with the Western Assurance Company. A portion of its deposit has been released; the remainder, $80,260, being still in the hands of the Receiver General.

The Manchester Assurance Company, it is understood, has amalgamated with the Atlas Assurance Company.

¶Mutual Reserve Life Insurance Company: On 5th November, 1904, the license provided for by the second section of chapter 101 of the Statutes of 1904 was issued to the Company.

b. The British Empire Mutual Life Assurance Company and the Pelican Life Office have effected an amalgamation under the corporate name of the Pelican and British Empire Life Office, which is now conducting the business formerly acquired by the British Empire Mutual Life.

The following Insurance Companies are registered under the Insurance Act, and are permitted to transact the business of Life Insurance in Canada upon the assessment plan:—

Name of Company.	Chief Agent to receive Process.
c The Canadian Order of the Woodmen of the World	W. C. Fitzgerald, Chief Agent, London, Ont.
The Commercial Travellers' Mutual Benefit Society	Etta M. Rowley, Secretary, Toronto.
The Grand Council of the Catholic Mutual Benefit Association of Canada	John J. Behan, Chief Agent, Kingston, Ont

c This Order is also authorized to transact the business of Sickness Insurance.

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